JOHN BULL

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For meaning of this No. see Page iii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

A POPULAR

SONG

WORDS AND MUSIC

IS GIVEN EVERY WEEK IN

MRS. BULL

THIS WEEK'S NO. INCLUDING SONG NOW ON SALE, 1d. BUY IT TO-DAY.

No man can desire more in a razor

than that it should afford him an easy clean shave with perfect safety in use.

The Clemak safety razor fulfils all these requirements. It is simple, strong, and durable, perfect in action, of British make, guaranteed equal in construction and durability to any guinea safety razor on the market and costs 5/- complete with seven blades and strop holder.

The 5 Cardinal Points of the Clemak.

It is cheapest, because of the long life of its blades and its low price.

It is safest because of its patent automatic adjustment of the blades, the absence of screws, bars and other impediments.

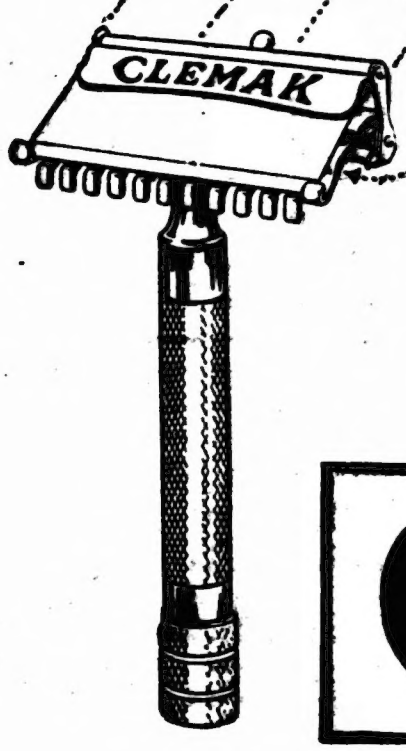
It shaves easiest because of the perfect hardened and tempered Sheffield steel blades supplied for use with it.

It outlasts all others because of the perfection of its construction and the durability of the component parts.

It never has dull blades because they can be easily and quickly stropped to their original keen cutting edge.

If you cannot **strop your razor** properly get a Clemak **safety razor and** with it (for an extra **3/6) the Clemak** Stropping Machine. All your **troubles will** vanish. You cannot help **doing it right**; the machine compels you to strop **your blade** at the right angle and to use the right **pressure.** Hence a keen blade for every shave.

CHEAPEST
SAFEST
SHAVES EASIEST
OUTLASTS ALL OTHERS
NO DULL BLADES



Do not hesitate. Buy a Clemak at once and learn what a perfect cool clean shave is like.

Obtainable from all Cutlers, Ironmongers' Stores, etc., or direct post free from

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17, Billiter Street, London, E.C.

CLEMAK Safety Razor 5/-

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XIII. No. 320. Week ending Saturday, July 20th, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, at 93, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.
All editorial enquiries MUST BE MADE BY LETTER.

TO READERS ABROAD.

JOHN BULL *is on sale at all Bookstalls and Newsagents throughout Great Britain and Ireland and the Continent as follows:—Paris, at the Railway Stations—Nord, Ouest, P.L.M., Orleans, l'Est; the principal Kiosques on the Boulevards, etc.; Messrs. W. H. Smith & Son's Bookshop, 248, rue de Rivoli; Libraries—Timotei, rue Castiglione; Brentano's, Avenue de l'Opera; Byron, rue Castiglione; Galignani, 224, rue de Rivoli; Anglaise, Avenue Victor Hugo; Charruet, rue d'Isly; Lebeau, Avenue Kleber; F. Tennant Pain, 18, rue Favart, Wholesale and Continental Representative. Railway Bookstalls and principal Libraries at Marseilles, Hyeres, Cannes, St. Raphael, Nice, Beaulieu, Monaco, Monte Carlo, Mentone. In India, A. H. Wheeler & Co., and all their railway bookstalls. It is also obtainable through Messrs. Gordon & Gotch's Agencies in the Colonies.*

SPECIAL NOTICE.

The Editor may be seen—by appointment—daily (Mondays excepted) between 11 *and* 1 *at the City Offices,* 52, *NEW BROAD STREET, E.C., and between* 3 *and* 5 *(Mondays excepted) at* 93, *LONG ACRE, W.C.*

ALL FINANCIAL, INSURANCE AND SPORTING ENQUIRIES MUST BE ADDRESSED TO THE CITY OFFICES.

THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

PARTY HUSTLING.

The Land trumpet has not been sounded without orders. Home Rule, Welsh Disestablishment and National Insurance having failed to enthuse the Man in the Street, he is to be invited to transform himself into the Man on the Land. Properly worked, the scheme ought to catch on. Intrinsically, of course, there isn't much in it.

NOTICE TO RAMSAY.

The chief lesson of Hanley is plain—it is notice to Ramsay Macdonald to quit. Under his "leadership," the Labour Party is gradually, but surely, becoming absorbed into the tub-thumping section of the Liberals, and Ramsay, who is the only member of the group who really understands the game, soon discovered that he must play it according to the official rules. The minor lesson is that the Government is losing ground. Putting the Liberal and Labour votes together, you get, within one, the same total as on the last occasion, whilst the Tory poll increased by over 1,300. We suppose it is that we are a carnivorous race, and that fruit, however "rare and refreshing," is not generally appreciated.

THE ACT AT WORK.

We direct special attention to the announcement, on another page, of our Referendum on the Insurance Act. It should furnish a good index to the feeling of the country.

THE OTHER JOHN.

Mr. Burns has broken silence at last. He has spoken on the Franchise Bill, and, from the purely political point of view, his speech was the best in the debate. But, like all the others, it touched only the fringe of the question.

FRANCHISE AND REDISTRIBUTION.

The women have no chance of being included in the new Franchise Act, and there will be no redistribution of seats before the next General Election—unless a Commission acceptable to all Parties can be agreed upon to define the new areas. In that event, a scheme may be carried by consent. In London, Haggerston and St. George's-in-the-East are doomed.

CONSOLS.

We were not far wrong when we predicted that the application of five millions of last year's surplus to the reduction of the National Debt would not have any permanent effect on the price of Consols. Had the money been used for some immediate practical purpose, it might have done good. As it is, posterity only benefits. *Hang* posterity—but that is impossible!

ROUGH ON BORDEN.

We are not very much impressed by Mr. Borden's flap-doodle about One Flag, One King, One Empire, One Navy—and, we presume, "One Borden," but the unkindest thing we have yet heard about him is that he possesses a marked facial resemblance to Ramsay Macdonald.

ACCIDENT OR DESIGN?

"Was it accident," asks the Archbishop of Canterbury, "that the King and Queen happened to be in the neighbourhood at the time of the recent colliery disaster?" We beg to assure his Grace that the answer is in the affirmative.

THE SUFFRAGETTE OUTRAGES.

We sincerely trust that the women will stop at murder and incendiarism. The Vote isn't really worth it, as they will find when they get it—which will not be yet.

THE "RUBBER" REVELATIONS.

Like most revelations, these have been known to every City man for years past. The fact is, that in almost every case in which we, as a nation, work ourselves up into fury over foreign outrages and atrocities, we are really equal sinners ourselves. At any rate, the new Blue Book comes as no revelation to our readers.

JOHN BULL'S SUMMER ANNUAL—Full value for money.

COINCIDENCE?

Is it mere coincidence that many firms are now sending their customers the following notice:—"We beg to intimate that the following Cash Terms will apply to all orders received by us on and after July 1st: For Monthly Settlements, 2½ per cent., instead of 5 per cent. as before; For Cash in three months, 1¼ per cent., instead of 2½ per cent. as before; and all Accounts not paid in three months will be strictly net"? Any connection with the Insurance Act? We also hear of certain firms resorting to various devices to extort from their employés premiums payable under the new Act. One glove manufacturer has suddenly swooped down with a demand for 6d. per week for "rent and repairs of machinery." What a rumpus there will be!

SAVED!

"Young Players Save England" read a newspaper headline the other day. Of course, it related only to a cricket match, but a stranger might easily have imagined that some great national disaster had been averted. Wasn't it during the Boer War that old Kruger, hearing that an Australian contingent had been despatched, asked one of his officers what sort of fellows the Australians were, and received the reply: "Oh, they are terrible chaps—only last year eleven of them beat All England"?

WHY WHITE?

"White Wedding in London: Pretty Colonial Custom Observed in England for the First Time." This heading perturbed us, particularly as it accompanied a picture of a procession which included two Crovians in black. Now a woman in white may or may not be beautiful; at any rate, Wilkie Collins has associated her with melodramatic romance. But a man in white! And surely Mr. Boredom is quite sufficient for the present, as a Colonial importation.

COMMON SENSE.

Much as we object to many of the incidences of the Act, we recognise that it is now the law of the land. Carmelite House is no doubt a great power this side Jordan, but it is difficult to recognise its right to incite the people to disobey the law. If we are entitled to disobey one Act we are entitled to disobey another, and the other may be a prohibition against stealing Lord Northcliffe's jewels, cash and plate. It is refreshing to notice Mr. H. W. Forster, Tory M.P. for Sevenoaks, taking this common sense line. "If," he said at Catford the other night, "we are going to select for ourselves the laws we are willing to obey, there is an end of government and an end of Parliament." In short, that way is anarchy; and anarchy is the devil. We must give the Act a chance, and later on either amend or repeal it. In its present form, it will never work.

ONE BETTER THAN DEWSBURY.

One thing brings to mind another. Our recent "Open Letter" to the Chief Constable of Dewsbury—concerning his being sent all the way from that town, at the ratepayers' expense, of course, to attend a conference in London on the most important question, among other things, "Which side should a motor-car pass a tram car?"—reminds a Stockton reader that the Town Council there "go one better." He says that each year they send the Night Scavengering Superintendent to some conference or other, presumably to gather information on the most expeditious way of emptying ashpits. "After all the valuable information he may have gathered on the subject," he adds, "our ashpits are still being emptied in the old sweet way." But is not it written, "Sweets to the sweet"?

COUNTY COUNCIL SCHOLARSHIPS.

The questions set by the examiners for the Glamorgan County Council Scholarships appear to have been the subject of some heartbreaking among the elementary teachers of the county, judging by the criticisms of Mr. J. D. Jones, the press representative of the National Union of Teachers at Pontypridd. These questions were ostensibly based on "the work of the fifth standard," and had to be answered by children of 10, 11, and 12. All said, they seem to us to be well within the capacity of the cleverest boys of that age. To set questions to the level of the dullest would utterly defeat the end for which such scholarships were originated.

TWO SAMPLE QUESTIONS.

One question, not obligatory, was in the composition, and it was this: "Two kittens are playing on the rug in front of the fire. Write in your story what you think they are saying to each other." Surely there is nothing out-of-the-way in this! The examiner is simply inviting the children to give free play to their fancy, as children do in such matters every day of their lives. The other question, according to Mr. Jones, is one which many hundreds of matriculation candidates of from 16 to 20 would have failed to solve by arithmetic: "A fruiterer buys oranges at 7d. a dozen. He throws away 80 bad ones, and sells the rest at the rate of three for 2d. If his total profit is 13s. 4d., how many oranges did he buy altogether?" Really, for Mr. Jones to talk about matriculation in connection with a question which any smart boy of 11 or 12 could work out almost mentally—buys at 7d. a dozen; sells at 8d. a dozen; 1d. a dozen profit; 13s. 4d. total profit equals 160 dozen at 1d.; 160 multiplied by 12 equals 1,920 oranges; add the 80 bad ones, original purchase, 2,000 oranges—is absurd. Foolish and difficult questions are put sometimes at County Council examinations, but certainly these are not in the category.

A CLERICAL EMIGRANT.

Financial reasons having made it imperative that the Rev. H. H. Fauvel, Vicar of St. Andrew's, Caversham, should find another job, it is to his credit that instead of praying for light, while his wife packs the boxes, he says frankly in his magazine that he is off abroad because his stipend is not adequate. Why should the Church of England, he wants to know, expect to be served by clergy with private means? Why, he might have asked, is the Church a monstrous sweater at one end and a not less monstrous prodigal at the other? Why does she give £15,000 a year to the Archbishop of Canterbury and send poor priests cadging bicycles to enable them to get through their work? Why do her bishops live in palaces, while hundreds of her clergy starve outside the gates? Why does she give £1,000 a year to a priest who preaches to empty pews, when he does preach, and £70 a year and a consignment of second-hand clothes to the Rev. Athanasius Quiverful in the country? Why—anyhow, our rev. friend says he is off abroad where the community he serves will pay him £450 a year and a free furnished house for doing his spiritual job. And we do not blame him. Man cannot live by collections alone—not in these days.

"MRS. BULL'S" LATEST HIT.

Since *Mrs. Bull* commenced to give, every week, the music and words of a popular song, in addition to her wonderful series of useful patterns and designs, every woman is taking her journal. Just ask for a copy—and you will thank us for this hint.

THE MINIMUM WAGE.

What is the minimum wage in the Batley mining district? We ask the question because a miner, named Thompson, summoned by his wife for maintenance arrears, told the magistrates his wages were only 4s. 6d. a day for four days a week. One of the Bench said he was entitled to more, and, in fact, could not work if he did not get more. "I tell you," said the collier, "there were 34 of us who had to sign on at 4s. 6d." This was at the West-end Colliery, if his story is true.

THE OYSTER AND THE SHELL.

From information received (a great deal of it), the creditors of the estate of Emmie Eaton Cobden, already referred to by us, are by no means alone in their misfortune. Consider the case of Arthur Powell, Caerau (Wales), No. 51 of 1912. Trustee, Sunderland, 18, Eastcheap, London. Receipts, £74 3s. 7d.; expenses of realisation, £67 1s. 10d. Preferential creditors, £3 8s. 3d.; available for distribution among creditors, £3 13s. 6d. The creditors should profit by their experience. Next time anybody owes them money, let them accept from him an offer of 6d. in the £.

ANDREA HAMADJ.

For utter tomfoolery in the way of foreign missions, commend us to the announcement of the Rev. J. H. Shepherd, Curate-in-Charge of St. Monica's, Newcastle. The Secretary of the Coral League reports to him that the Universities Mission to Central Africa have "at last" given them a native child to support, "one whom they can call their very own." He "rejoices in the name of Andrea Hamadj," is about four years old, "a very solid and fat baby boy at present, who is always in his place at church and school," his report at the last examining being, "Reading—asleep; writing—asleep; Scripture—asleep." Commenting on all this, our rev. friend remarks, "Will kind friends be prepared to supplement the Sunday School children's pennies, by which means we hope to support this interesting child?"

CONTRIBUTIONS THANKFULLY RECEIVED.

Now will our rev. friend, or the Secretary of the Coral League, or the Bishop of the diocese, or anybody else, tell us why the little nippers of St. Monica's sacrifice their Saturday's pennies, or why their parents and friends drop in threepenny pieces when the plate comes round, to support this solid, fat, and sleepy baby nigger in South Africa? The chances are that Andrea Hamadj's father and mother are quite well able to keep him, and, anyhow, if they have joined the Christians in order to get their family supported free, gratis and for nothing, we recommend the people of St. Monica's to stimulate them to find another religion by withdrawing supplies. The children especially can find a better use for their pennies than taking shares in a small and distant lump of somnolent black fat; to wit, they can buy lollipop. But if St. Monica's must have a heathen child of their "very own" to support, let our rev. friend apply to us. We will undertake to find them a white one, warranted English, and hungry and dirty enough to do credit to all the cash likely to be expended on his behalf.

"EVERYBODY'S—*Reading*—IT."

We refer to *John Bull's Annual*, which has caught on as no other annual has ever done. Consisting of 128 pages, printed on toned paper, with coloured cover and scores of illustrations—pen and ink and otherwise—and containing the latest photo of Mr. Bottomley, and a characteristic article by him, entitled "My First Holiday"—it is undoubtedly the finest shillingsworth ever placed upon the bookstalls. Without it, your holiday will not be complete.

VICAR OF HAMPTON'S NOTION.

The Sunday question is, and always has been, prolific of specious cant. The views of the Rev. E. E. Charles, the new Vicar of Hampton, are typical. After admitting that "it might be as harmless to row a boat up the river as to take a walk," he adds, "but if the rowing of the boat involves the labour of somebody else it should be abandoned. On similar grounds I am opposed to golf and lawn tennis." This is really an attempt at reasonable statement to cover opposition to Sunday recreations. But what nonsense—it may be all right to row, if you can row, on Sunday, but it is quite wrong to get somebody else to row for you, if you can't! And who is the complainant? The man who rows on Sunday because if he did not part of his means of living would be gone, the waiter in the riverside hotel, or the engineer in the launch or the steamer? Not a bit of it. The complainant is the parson in his pulpit, who has somehow become obsessed with the idea that people are morally and spiritually bound to come and hear him preach; the fact being that they are no more bound to do so than they are to listen to a politician on the stump. Every man is free under the stars to worship when and as he will, and to see God as he can. For Anglican parsons especially to claim Sunday, a day manufactured by Roman Catholic ecclesiastics and having no divine sanction at all, as a monopoly of the churches is preposterous!

LUSTFUL LODGERS.

Here is a delightful example of the extent to which our readers take us into their confidence: "A friend of mine has a lodger who is very insulting; on one occasion I had to tell him off for putting his arm around my neck, but last night he had the cheek to do it again, and kiss me. I told my friend I should summons him, but she begged me not to do that because of her husband—he would be so very annoyed, so I have made up my mind to get out of her home until he has gone. She has told him to go twice, but he will not; he takes your paper in every week, and gave me the paper to read your remark on 'Love-Children,' and then turned straight round and insulted me again." Of course it is not everybody who regards a kiss as an insult, and, of course, the topic of love-children may have been introduced as a diplomatic preliminary, but we look forward to hearing further developments. Meanwhile, we scarcely feel justified in acceding to our correspondent's request that we should "just put an article in that would let him know that his kind of men are the worst men alive."

HOW IS THAT, UMPIRE?

Referring to our "Open Letter" to the Vicar of Leatherhead, a correspondent tells us that the reverend gentleman appointed his own Justices to try the case of gambling, and no Counsel was allowed to appear on behalf of the accused boys. They still strongly deny that they were caught gambling, and the Vicar refuses to tell us when they were caught, where they were caught, and who caught them. It all sounds like the nightmare of a cricket match in "Alice in Wonderland."

HOW SOCIALISTS ARE MADE.

From our sporting contemporary the *Daily News and Leader*:—"One of the men savagely handled last week himself some time ago was sentenced to seven years for throwing a Catholic into the dock. Since then he has been converted to Socialism." So, if we wish to become converted to Socialism, all we have to do is to throw a Catholic into the nearest dock, get seven years' for doing it, and—the rest will follow.

Now Ready, One Shilling Net.

BISHOPS ON THE FENCE.

The eleventh-hour appeal of the Bishops of London, St. Albans and Southwark is characteristic of the episcopate. The princes of the Church have never by any possible chance a lead to give to anybody or any cause when leadership might count as an influence for good; when it can do neither good nor harm they occasionally summon courage to mount the fence, ready for a jump down on the safe side, and timidly remark that perhaps somebody may have a suggestion to make appropriate to the occasion. The only time when they may be trusted to kick up a tremendously conscientious row is when somebody threatens to disestablish them, or disendow them, or abolish their lighted candles, or permit men to marry their deceased wives' sisters.

CANNOT SOMEBODY DO SOMETHING?

After sitting in their episcopal vestments twiddling their thumbs all this while, their aforesaid lordships make this daring appeal for the settlement of the Dock Strike: "Cannot some arbitrator having the confidence of both sides suggest a formula which may bring employed and employer together and thus close a dispute which is causing untold misery and injuring the whole country?" In other words, cannot somebody do something to make everything all right for everybody? But the point is, since they have at last intervened, what formula have their lordships to suggest? We did at least expect them to suggest a form of special prayer.

"COME, SING TO ME."

Having recommended that the musical director should "expend a sum not exceeding on an average two guineas a week upon the engagement of vocalists for the concerts held on Saturday, Sunday, and Monday evenings," the Brighton Aquarium Committee have been induced to withdraw the recommendation on the score of expense. The Council feel that 14s. per night per artist would impose too large a strain on the town's bank balance; also, perhaps, that as they could not get Caruso or Tetrazzini for the money it would not be wise to risk frightening the fishes.

"SAVE US FROM OUR FRIENDS!"

This must surely be the exclamation of every suffragette who reads Sir Harry Johnston's plea for the cause. "Women *do* serve the Army and the Navy," says this champion, "but it is as *Agnes Weston* does and as Florence Nightingale did." Poor Florence! She must have turned in her coffin.

SEARCHLIGHTS.

Has the White Star Company noticed that the vessels of the Hamburg-Amerika Line are being equipped with powerful searchlights? The starboard bow light on the *Kaiserin Augusta Victoria* is of 800,000 candle-power. If the White Star liners had lights of this kind the look-out would be able to see even icebergs.

EUGENICS.

Lord St. Cyres' wedding reminds us of a little remark made by Lord Randolph Churchill, when his lordship's father first appeared in the House of Commons. It will be remembered that Sir Stafford Northcote, commonly called "the goat," was hounded into the Lords for incompetence. When his son and heir (the father of the present bridegroom) was elected by the free and independent, old Members began to discuss him. "He does look a fool," said Sir Henry Drummond-Wolff, cocking his eye. "Oh!" replied Lord Randolph, with his inimitable lisp, "then I'll warrant he's legitimate."

EVERY SOLDIER TO HAVE HIS BILLET.

In our innocence, we imagined that one of the many things for which "Hampden fell on the field and Sidney died on the scaffold," for which also all the Ironsides sang psalms on battlefields, was the right of Englishmen to be freed from the annoyance of having soldiers billeted on their homes. Now, however, after all these centuries of alleged liberty, we open our eyes with very wide amazement and discover that Mr. William Robert Freeman, landlord of the George Hotel, Enfield, has just had to pay a fine of 40s. and costs, with the alternative of a month's hard labour, because his house happened to be full from cellar to ceiling when two soldiers had been billeted on him. Is this a forecast of what is going to happen in that golden patriotic age when conscription will force us all to be soldiers, and enable us to ask for free lodging and free food at the expense of our neighbours?

LOYALTY AND LIQUOR.

A Labour leader, after toiling for many weeks for the benefit of the people, happened to be taking some light refreshment in a saloon bar, when, according to the *Daily Express*, a grey-bearded man rose and proposed the toast, "His Majesty the King." Most of the beer-bibbers rose to their feet and bared their heads, but the Labour leader, probably being still weary, perhaps objecting to interference with his rare moments of leisure, neither stood up nor uncovered. In fact, he went on sipping his whisky and water. "This roused the assembly, and he was instantly hustled out." We submit that no question of loyalty arose in this instance. Why should it be in the power of any mischievous person, grey-bearded or otherwise, to compel everyone in a public place to jump up and remove his hat just because he thinks the moment propitious for displaying his own appreciation of the many high qualities of His Majesty? For our own part, loyal as we are, we should also remain seated and continue to sip our barley water, not out of any disloyalty, but as a protest against insolent interference with our habits. Another answer would be for gangs of unemployed persons to wander through the parks at the most fashionable (or affectionate) hours, and either drink the King's health out of flasks, or whistle the National Anthem, and insist upon all the gilded philanderers and other enlaced couples starting to their feet and shouting "Huzza!"

MR. SIDNEY LOW ON BUSINESS GOVERNMENT.

"The amount of skilled faculty required in every important business is greater than ever it was. But the greatest business of all—the business of Government—is carried on by persons who very often have no special attainments, and, as a rule, no special training. We require some acquaintance with the technique of their work from the subordinate officials, but none from the responsible chiefs. A youth must pass an examination in arithmetic before he can hold a junior clerkship in the Post Office; but a Chancellor of the Exchequer may be a middle-aged man of the world, innocently anxious to know the meaning of 'those damned little dots,' when first confronted with Treasury accounts worked out in decimals. A young officer will be refused his promotion to captain's rank if he cannot show some acquaintance with tactics and military history; but the Minister of War may be a man of peace—we have had such—who regards all soldiering with dislike, and has sedulously abstained from getting to know anything about it."—(From "The Governance of England," p. 200.)

My First Holiday—by Horatio Bottomley—

BLESSED ARE THE POOR.

One of our readers has taken the trouble of cutting out from the papers, and sending us, particulars of the recent wills of 44 parsons, showing the sum of £1,830,181, or on an average £41,595 each; and he reminds us of the Scriptural injunctions, "Lay not up for yourselves treasures upon earth," and "Sell that thou hast, and give to the poor." We agree with our correspondent that the Bishop of Hereford might be better occupied in forcing these doctrines upon his clergy than in tinkering with racing matters.

BISHOP PRIMUS TROUGHTON.

We notice that a contemporary gives prominence to the gift of a church at Hoyland by Mrs. Bartlett, and states that the opening ceremony was performed by the Right Rev. Wm. Troughton, of Morecambe, Bishop Primus of the Free Church of England. We must confess our ignorance as to the precise status of a bishop primus of the Free Church of England. Perhaps someone will enlighten us. Surely one of the principal reasons for the breaking away of the Free Churchmen from the Establishment was their objection to Episcopal domination.

THE WEEK'S "CHESTNUT":—

The following story reaches us from a Government Department: Amongst the sellers of wild roses on "Alexandra Day" were two very attractive nurses in uniform, to whom one of the officials was particularly attentive, remarking as he purchased a bunch of the flowers that he hoped some day to have the pleasure of being their patient. "We shall be pleased to see you at any time," came the rejoinder, "we are attached to the Lying-in Hospital."

THE BLIND ACT.

"John Bull's" Biscuits.

[*"Taking the Biscuit" has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.*]

For stating, apropos of the epidemic of foot-and-mouth disease, that "A herd of 36 cattle at Benwell, Newcastle, was slaughtered. . . . The carcases of the cattle killed were CREMATED. *Parts of those not diseased will be converted into chemical manure, other parts will undergo final examination before being sold as* HUMAN FOOD,"

THE NEWS OF THE WORLD
TAKES THE BISCUIT.

For stating in its report of their Majesties' visit to Henley that "The King wore a lounge suit of DARK BLUE SERGE WITH SPOTS,"

THE WEEKLY DISPATCH
TAKES THE BISCUIT.

For stating that Li Hon Hung, charged at Hong Kong with shooting at Sir Francis May, "pleaded guilty, and was REWARDED,"

THE DAILY DISPATCH (Manchester)
TAKES THE BISCUIT.

For stating, in an article on the Spithead Inspection, that "The order and discipline of this splendid fleet are superb. It is ready to go anywhere and DO NOTHING,"

THE DAILY MAIL
TAKES THE BISCUIT.

For stating that "On at least six occasions the WEATHER *has been so bad that it was impossible to bowl a ball* EVEN WHEN THE WEATHER HAS BEEN FAVOURABLE,"

THE EVENING NEWS
TAKES THE BISCUIT.

For stating, in its report of a treat to children, that "Three hundred NEWLY-HATCHED *eggs were specially provided by the hens for this monster pudding,"*

THE SPALDING GUARDIAN
TAKES THE BISCUIT.

For stating, in a handbill issued in connection with the National Insurance Act: "BENEFITS *are* SICKNESS, DISABLEMENT . . . MATERNITY," *and that the Society's "experience and method of* SICKNESS DISTRIBUTION *cannot be surpassed,"*

THE SECRETARY OF THE GRAND UNITED ORDER OF ODDFELLOWS FRIENDLY SOCIETY (Manchester)
TAKES THE BISCUIT.

For reporting Madame Guillotin as stating in her evidence in the Tours trial: "I opened the window and saw a man below. He cried, 'It is I, Paul,' and I WENT DOWN A CANDLE *and opened the door,"*

THE GLASGOW WEEKLY NEWS
TAKES THE BISCUIT.

For stating in its Western Edition, dated Wednesday, July 3rd, that the annual trip from Devizes and Trowbridge districts to Weymouth (which left Devizes on that morning about 7 a.m.) started "YESTERDAY," *and giving a detailed report of the "very enjoyable time spent" during the day,*

THE DAILY CHRONICLE
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

See JOHN BULL'S SUMMER ANNUAL.

HOW BANKERS ROB THEIR CUSTOMERS.—III

MORE STRIKING EXAMPLES—LOST RECEIPTS—A MYSTERIOUS BANK—FORGOTTEN ACCOUNTS.

By HORATIO BOTTOMLEY.

This week I continue my illustrations of the various ways in which money and securities fall into the possession of the banks. It is a wonderful story!

Even as I am writing, I come across this paragraph in my daily paper:—

WEALTH IN AN OLD SILK HAT.

The disappearance three years ago of receipts representing deposits of £600 has just been cleared up. They were lost from among the papers of Mr. William Lewis, an Aberdeen master plumber. Search proved unavailing, and the disappearance led to a lawsuit. A few days ago a man purchased for threepence in an Aberdeen pawnshop an old silk hat. In the lining was some paper. This the purchaser left on the shop counter. The paper proved to be the long-lost receipts.

THE HISTORY OF A SECURITY BOX.

About 60 years ago a bachelor gentleman left Brazil for London, having first deposited securities of considerable value addressed to himself, c.o. a certain bank in London. He was unable to sail by the boat upon which he placed the box, and left by the next, which went down with all hands on board. The deed-box arrived safely at its destination, but the man's relatives have failed in all attempts to trace it.

A BANK OF ENGLAND CASE.

A correspondent's uncle, who made a fortune in Australia, invested £160,000 with the Bank of England in 1887. My correspondent wrote to the Bank, who replied that unless the actual date, actual amount, and name of stock could be given, the investment could not be traced!

A SWANSEA CASE.

Over 30 years ago a man died, willing to his children his property, which was to be divided amongst them. One of the legatees recently discovered that a sum of money stood in his father's name at a local bank. Eventually the bank agreed to pay the amount to those entitled to it, together with 2½ per cent. interest. The money was deposited in 1882.

A JOINT STOCK BANK INSTANCE.

In 1853, a railway engineer, constructing a railway in Copenhagen, sent over to a joint stock bank several sums of money on deposit at 3 per cent. The son of this man is still living and holds the bank's acknowledgments for the money. They, however, decline to see him on the subject, and state that they have destroyed all papers of that period!

ANOTHER BANK OF ENGLAND CASE.

I have before me a book containing Bank of England Bills to the amount of £1,100. These belonged to an old gentleman who died, leaving his affairs in an unsettled state. His relatives wrote to the Bank requesting payment, and in reply were informed that they had "been paid in 1874." It is quite clear that payment could have been obtained only by fraud. The bills are dated 1839, and the Bank authorities absolutely refuse to say to whom the amounts were paid.

HOW A BOX OF FAMILY PLATE WAS RECOVERED.

An interesting example is afforded by a Scotch nobleman, who some years ago deposited with a private bank three large boxes of family plate and jewels. He requested the bank to give him a receipt for the boxes, but this they refused to do, being, no doubt, under the impression that such a receipt would make them responsible for the contents of the boxes. A short while ago the noble lord came to London and called at the bank to see that the boxes were safe and sound. He was taken to the vaults, and instead of finding three boxes in his name found *four*—all bearing the family crest. Further enquiries were made, and it was discovered that his grandfather had placed one of the boxes there over seventy years ago. It turned out to contain plate of very great value, and had been quite lost sight of by the family.

HOW £120 WAS RECOVERED.

A correspondent records a singular case in which he recovered this sum. On reaching his majority, he was entitled to a seventh part of an estate, consisting of various securities. His stockbroker sold the securities and purchased for him a small landed property. The stockbroker died shortly after completing the business. On the last occasion our correspondent saw the stockbroker, he handed over a cheque for £200, together with a statement of what the share in the estate produced. The stockbroker mentioned that when all was settled there would be a balance of money to be handed over. When the estate was finally cleared up, there remained a sum of £120 in hand. The stockbroker wrongly assumed that the legatee had an account with a certain bank in Newcastle where his relations banked, and therefore paid this sum into the legatee's credit. By mere chance our correspondent heard of this 25 years afterwards, and then claimed and got the money. In the meantime, the bank made no effort to trace the owner, nor did they advise the stockbroker that the person for whom the money was intended had no account with them.

A BUILDING SOCIETY'S BALANCE.

In 1875, a Hull building society decided to cease business, owing to the fact that at the time good security for money was hard to obtain, and the capital was only producing the ordinary bank interest. The directors wound the concern up, paid out all the shareholders with interest and a bonus. This left a sum of £60 to cover contingencies. That is 37 years ago, and not one penny of the money has ever been touched; at the present time it is standing in the name of the old directors at a bank in Hull.

ROBBING THE AFFLICTED.

The trustee to a deaf and dumb girl relates how he is unable to trace a sum of £3,000 left by the girl's mother for the benefit of her daughter. Without the knowledge of the family, the mother had placed on deposit this sum to provide for the afflicted child. The mother died somewhat suddenly, saying that she "had saved £3,000 for Dora." But she carried with her to the grave the name of the bank where the cash was deposited. By a curious coincidence, the trustee was able to recover another sum of £1,100, left by the old lady for the benefit of other relatives, but the trust money intended for the girl has never been traced, and she is now dependent upon the charity of her relatives.

THE OLD LADY OF THREADNEEDLE STREET.

Readers will no doubt call to mind the rich old lady of Threadneedle Street, who over ten years ago was found wandering in that thoroughfare with £9,000 in cash and notes and an annuity form for £1,000 in her possession. This amount did not constitute the whole of her fortune, and it is well known in the family that she was possessed of a far larger sum; in fact, she repeatedly talked to her relatives of her money, but purposely withheld the name of the bank. The eccentric old lady died in the City of London Infirmary, at Dartford, without disclosing to anybody the whereabouts of the rest of the money.

"A GOOD-LOOKING YOUNG LADY WANTED."

FURTHER DISCLOSURES.

We have received several other complaints respecting the man Sherman, otherwise Wolfson—occupying a flat at 5, Owen Mansions, Queen's Club Gardens, West Kensington, and with business premises at 51, Fore Street, City—whom we exposed in our issue of July 6th. Our paragraph has been the means of placing us in touch with several girls who answered his advertisement, and they all testify to his improper suggestions. One young lady was informed by him that he would pay her the housekeeper's wages for calling upon him once or twice a week. He then got hold of her and forcibly kissed her. Luckily for the girl, she had taken the precaution of being accompanied by her fiancé. Immediately she could free herself from these unwelcome attentions she communicated with her natural champion, with the result that Sherman got more than he bargained for.

We have traced this beast to another address, which he occupied previous to the one already given, and we find that he carried on similar tactics there. Another lady who interviewed him states:—

> I was asked into a poorly-furnished room. After being shown in, he bolted the door and requested me to take a seat beside him. I refused and demanded to be let out. He made a snatch for my hand, but I pushed him aside, and again demanded to be let out. He, seeing I was determined, let me out, slamming the door in my face.

It may, of course, be asked why none of these girls prosecuted, and to this question there can be but one answer—the natural dislike of publicity.

Perhaps the police will remove a danger to womenfolk.

EXPLOITING THE ACT.

MORE LIGHT ON "PRUDENTIAL" METHODS.

Every post brings us complaints respecting the methods of the "Prudential" in connection with the Insurance Act. Here is a typical case:—

> This afternoon a gang of Prudential agents entered a workroom in which my sister works, which is situated at Brixton. They first gave a lecture to the girls on the Insurance Act and the benefits, etc., which they would receive from the Prudential. Then they approached the girls one by one (I may say that the majority of the girls in this particular room are under eighteen years of age), they forced every girl to sign their intricate proposal form bar my sister. My sister, who is 17 years of age, was the last one to hold out against these scoundrels, but after they had nearly frightened the girl to death by telling her infamous lies about what the consequences would be if she did not sign the paper, she eventually signed a paper which she knew nothing whatever about and, from what I can gather, was far too complicated for any young girl to understand. The agent then told my sister that her signature was absolutely binding. I would be pleased if you could advise me what proceedings I could take, as I think that the methods used by the Prudential in inducing these young girls to sign these complicated agreements without their parents' knowledge are absolutely disgraceful.

The girl should at once write to the Prudential Company withdrawing from their "Approved Society."

A "BISCUIT" AND A BET.

OUR OFFICE BOY'S LUCK.

When, a fortnight ago, we decided that one of our posters for the week should be, "The Biggest Fraud in the World"—referring to the subject of "Unclaimed Bank Balances"—we got up a sweepstake for the most correct forecast of the number of people who would award us a "biscuit" for placing the wording directly under the name of this journal and its editor; and we are pleased to announce that the office boy has divided the first prize with the printer's devil, having drawn No. 999,999, and subsequently sold half his chance to his colleague for two jam tarts.

DEBT COLLECTING AND INCURRING.

AN ACCOUNTANCY OFFICE'S ACCOUNT.

A reader brings to our notice his transactions with the London and Provincial General Accountancy Offices, 12, Theobalds Road, Holborn. This establishment is run by Messrs. Freeman and Lambourne, who describe their debt collecting business as "affording the quickest, most effectual, economical and best means possible of recovering debts." Our correspondent a year ago was spoken to by a tout, and consented to send the concern a list of the amounts owing to him, in order that they might collect them. Though numbering fifteen, they were all of small amount, the largest being only 9s. Now, after a lot of correspondence, they have forwarded a statement of account, from which it appears that £1 0s. 3d. has been collected. On this a sum of 2s. is charged for commission, but then comes the following paralysing item:—

> Correspondence, postage, stationery, etc., on preliminary letters to debtors, letters in answer to their replies, wants, arrangements, delays, etc., arrear and other notice letters between their instalments, letters to you of acknowledgments of not-found cases, of notes of reply, of debtors requiring particulars of account, of reports as to how cases proceeding, statement. Receipts sent to debtors per post for each of their payments and instalments. Printed and lithographed forms and notices, addressed envelopes, date and other slips, note headings, postcards. Cheque or P.O.O. in remitting. Receipt stamps, etc. 112 postages—18s. 8d.
>
> Balance due to us, 5d. Please remit the balance due us per return of post and oblige.

It is certainly a very remarkable transaction.

JACK'S MATERNITY BENEFIT.

AN UNAPPRECIATED BLESSING OF THE INSURANCE ACT.

From H.M.S. *Achilles*, British Royal Navy—our correspondent thus emphasises its nationality—comes a letter written on behalf of several bluejackets. It appears that Jack is much bewildered by a little Blue Book on the Insurance Act, as it affects himself, which has been distributed by the Admiralty "after consultation with the Insurance Commissioners." First of all, as, generally speaking, persons employed by the Crown are exempt from the Act, the lower deck cannot understand why they should be included. This doubtless is because the Commissioners hold that the terms of Jack's employment do not secure to him benefits in sickness and disablement of at least equal value to those given by the Act. They certainly seem justified in this view, as a sailor has 10d. a day stopped after thirty days in hospital and after three months' disablement loses all his pay. In connection with this point, considerable dissatisfaction prevails in the Navy, as it is believed that these stoppages will be carried on after the Act comes into operation; while apparently the men will get nothing in benefits except the maternity grant of 30s., which latter is a somewhat restricted boon, as fully 75 per cent. of the men are single! In view of the deductions mentioned, they scoff at the statement that "the sailor and marine are in a different position to the civilian workman, because they already get free medical treatment and attendance from their employers, the Admiralty, and continue to draw their pay on board and in hospital, subject to stoppages after they have been a certain time in hospital." They do not agree with the authorities that they do not, therefore, require the medical, sanatorium, sickness and disablement benefits.

The 1½d. a week—the bluejacket's contribution—for the right to receive the maternity benefit and to join an approved society at the ordinary rate on return to civil life, certainly seems excessive.

PITY THE POOR EDITOR!

"I want to ask the people for one million dollars from the well-to-do people of your town. I expect to be one of the richest men in the world some day. My business is Jack-of-all-trades. I hope you people are not offended by my talk, and will help me out."

GENERAL BOOTH'S SUCCESSOR.

INDECENT HASTE TO BOOM BRAMWELL—OFFER OF INSPIRED OBITUARY OF THE GENERAL AND APPRECIATION OF HIS SON.

From time to time we have had some hard things to say about the Salvation Army, but we have always spoken with respect—even affectionate respect—of the wonderful old man who is called its General. We hope he may yet enjoy some years of peaceful life, despite his increasing physical infirmities. Such men are national assets, and, in these days of dull mediocrity, we can ill spare them.

But what shall we say to a leading officer of the Army who is already making secret arrangements with the Press to supply obituary notices of the General and to boom his son, Mr. Bramwell Booth, for the succession to the leadership? As will be seen, the article is to "*be written as from the outside, with inside knowledge*"—*i.e.*, it is to be a misrepresentation of the views of the editor who uses it; it is to be regarded as "absolutely confidential," and is not to be used till "the present General has passed away."

The Salvation Army

INTERNATIONAL HEADQUARTERS,
101 QUEEN VICTORIA STREET,
LONDON, E.C.

Telegraphic Address: SALVATION LONDON
TELEPHONE: 5101 BANK (3 LINES)

In your reply please quote

June 24th 1912.

Private & Confidential.

Ingleton, New Barnet, Herts, England.

To the Editor,

Dear Sir,

Doubtless you, in common with other Editors of important Newspapers, have already prepared for use when required an obituary Notice of General Booth. Should this however not be so, if you desire I shall be happy to supply you with a suitable biographical sketch. But this letter more immediately concerns what will happen after the General's death. As you are probably aware, no one other than the General himself knows who his successor will be; on the other hand Mr. Bramwell Booth's name has for a variety of reasons frequently been used in this connection.

Should time prove such a surmise to be correct, you may be glad to have ready for use when the time comes some information about him, and if you desire me to do so I shall be pleased to send you - free of charge - a descriptive Article of, say, 1500 words, on the distinct understanding that you regard it as absolutely confidential, and that you undertake not to use it until you learn that the present General has passed away.

This Article would be adapted to your columns in the sense that it would be written as from the outside with inside knowledge, and I need hardly say it would be reliable. What I send you would be for your absolutely exclusive use so far as is concerned.

Will you kindly address your reply to me at Ingleton, New Barnet, Herts, England, for which purpose an addressed envelope is enclosed.

Yours faithfully,

THEODORE KITCHING

Colonel.

Apart from the gross indecency and the journalistic dishonesty of Colonel Kitching's proposal—for Colonel Kitching is the officer in question—we desire to say a word about Mr. Bramwell Booth. Is he aware of the organisation of this Press campaign on his behalf, and is he prepared publicly to disown it? We have a reason for asking.

The above is an exact reproduction of Colonel Kitching's letter, leaving out only the name of the journal and the town to which it was addressed.

CONTRACTS IN RESTRAINT OF TRADE.

A WARNING TO EMPLOYERS.

A contract in restraint of trade is legal, and will be enforced by the Courts providing the terms are reasonable—*i.e.*, reasonable both in regard to area and time—but what is reasonable must depend on the circumstances of each case. It is obvious that what might be sufficient to protect the master's interest in one case would be insufficient in another. The unfairness of many such contracts lies in the parties not being in an equal position to bargain.

We have had brought to our notice a particularly harsh case. A chemical waterproofer, named James Hamilton, who is a married man with five children, and has been all his life in the trade, applied to Messrs. G. C. Taylor and Sons, waterproofers, Jamaica Works, Dundee, for a situation. He was engaged at thirty shillings a week, but on the strict understanding that after he had proved his ability he was to receive more.

When he was leaving the works at 9 o'clock one night, after being there about a month, he was asked to sign an agreement, which was to the effect that he was not to accept employment in a similar place of business in Edinburgh, Glasgow, or any district north of the Forth for a period of five years after leaving their employment. Not realising the importance of it at the time, he signed. Shortly afterwards, in accordance with the verbal understanding, he asked for a rise, but this was refused. A little later he obtained a more lucrative situation with another firm, but, unfortunately, it was within the prescribed limits of the agreement, and Messrs. Taylor and Sons immediately applied for and obtained an injunction restraining Hamilton from continuing in the employment.

The result is that Hamilton and his family are in dire straits. He is thoroughly experienced in his trade, and we should be glad to hear from anybody carrying on business outside the radius of the agreement, who would give him a trial. We strongly deprecate firms taking advantage of the necessities of their workmen, and compelling them to enter into harsh and unconscionable bargains.

N.B.A. DUCKY TRAP.

GREATER BY DEGREES AND BEAUTIFULLY LESS—IN POCKET.

The North British Academy of Arts, Newcastle-on-Tyne, run by one Morgan, is a remarkable institution. A subscribing member is entitled to append to his name the mystic letters N.B.A. Not content with conferring this boon, a special appeal has been issued to those who dabble in literature and journalism.

> The author of a work that is likely to be successful and useful will be granted the Academy's Certificate of Approval for that work. This Hall Mark of Approval (or a copy of it), sent with a manuscript to a suitable publisher, newspaper or magazine editor, will obtain for it a careful consideration, and the Academy's recommendation will ensure its acceptance if opportunity allows.

The last part of this is a neat piece of trimming. What influence has Mr. W. J. Morgan with editors and publishers? What precisely is the value of the Academy's certificate? Good work will find its own market, independent of assistance such as Morgan's. Editors will smile at the suggestions contained in this prospectus. The object of the N.B.A. is stated to be "to eliminate the worthless, by discovering the clever and discouraging the incompetent." The advice of experienced authors, journalists, editors, publishers and readers is most lavishly offered to the tyro. Then comes an offer—for a consideration of course—of the dignity of N.B.A. Litt.

When Mr. Morgan has a little time to spare from prospectus writing, he might like to forward us answers to the above questions. Also he might at the same time give the names of his talented advisers, for, strange to say, he has somehow omitted them from the prospectus. And a record of the Academy's success in placing articles would be interesting too. Anyone paying attention to Morgan's blandishments is hereby entitled to wear after his name, for all time, free of any charge whatever, the letters F.L.A.T.

THE KEW SEED COMPANY AGAIN!

WHERE THE POLICE WOULD BE PROFITABLY EMPLOYED.

The Kew Seed Company—by the way, now a limited concern—of Sandycombe Road, Kew, are up to their old games again. A lad of ten years of age, a son of one of our readers, filled up a coupon cut out of a boys' paper—these mean tricksters are careful to throw their bait before persons of immature intelligence—sold a few of the boxes of seed sent on approval and returned the balance with a postal order. Following their usual practice, the firm did not acknowledge receipt of the money, but forwarded, addressed to the lad's father (whose initials are quite different from those of the boy, and who up to this time knew nothing of the transaction), a postcard demanding the "cash value" of the seeds and threatening in the alternative to "place the matter in other hands." A vigorous protest from the parent brought the cool reply that the son had asked for the seeds, and as they did not appear to have been returned or cash paid, therefore they sent their "usual notice." This certainly appears to us to approach the definition of blackmail—the demanding of money with threats or menaces, without reasonable or probable cause. At any rate, we commend the matter to the attention of the police, who will probably be interested to know that the gang which has been running this concern is identical with that which worked the Wellington Supply swindle, for which William Johnson, Edward Giles and Alfred Powell were convicted and sentenced.

GETTING IT OFF THE HALF-CHEST.

TEA TEMPTERS AND COY CUSTOMERS.

Watson, Ltd., of 61, Crutched Friars, are still acting the part of philanthropists to the retail grocer. Their latest offer is of "a massive Electro Plated Tea-pot, heavily plated with sterling silver, full two-pint size, handsomely chased and engraved," in exchange for an order of a "half-chest only." Thrown in is "a complete 21-piece real China Tea Service, 6 cups, 6 saucers, 6 plates, bread and butter plate, milk jug and basin, in Crown Victoria Porcelain, delicate floral decoration and gold lining."

As we have said before, this is a very old device. Why don't Watsons give the value in tea? We once knew a firm who presented a half-caste baby—but that is another story.

TICKING-OFF WATCH TRICKSTERS.

MASTER, MAID, AND AREA TOUT.

We have had reason before to criticise the business methods of Thorne and Co., of Hatton Garden, who sell cheap and nasty jewellery to servant girls, and the only excuse for returning to the subject is that the firm have received a smart rebuke—which we hope will be repeated. A servant was prevailed upon by one of the firm's canvassers to buy for 65s. a watch which was probably worth no more than as many pence. The matter coming to her master's ears, he told her point blank that she had been swindled, and wrote the firm the following letter:—

> My servant, having been foolish enough to accept a watch from an agent of yours, and to sign some form of agreement, she, on realising the foolishness of the action, gave me particulars of same. On my advice she has handed over to me the correspondence coming from you in this connection, and bearing date of the 18th inst. I am not going to waste a lot of words with you, neither shall I throw away any postage in the future, and will simply make the following terse intimation:—If you will send me the agreement which my domestic servant was induced so foolishly to sign I will return you the watch in question. If you do not accept this proposal I beg to intimate that the matter of payment will be permitted to go to County Court for decision. Payment is hereby emphatically refused.

We need hardly say that Messrs. Thorne returned the agreement, and closed the account.

GIVE THE ACT A CHANCE.—III.

By George W. Gough.

[Having lately completed a brilliant series of articles by Mr. T. Good, one of the foremost authorities upon State Insurance, criticising the provisions of the new Act, we have gladly opened our columns to the other side of the question, which is being set forth in a short series of contributions by Mr. George W. Gough, who is a recognised expert on the subject.]

I have been insisting in these articles that the difficulty and complexity of the Insurance Act is apparent rather than real. It will be readily understood by my readers that it is unavoidable that a law which so closely affects so many citizens should evoke a multitude of doubts and questionings, and that some people should assert that the Act does not do them justice or even inflicts positive hardships upon them. No law-maker can avoid these little passing difficulties. A good deal of the criticism directed against the Act is petty in the extreme.

Simplicity is an essential condition to the satisfactory working of a complicated machine. Hence, instead of the cumbrous system of contributions adopted in Germany, Mr. Lloyd George instituted a flat rate (the exceptions are not important enough to spoil the symmetry of the arrangement) of 7d. for a man and 6d. for a woman, 3d. of which is to be paid by the employer in each case. He also determined that every worker should enter into the full enjoyment of the scheme immediately. Every worker, irrespective of age, joins a Friendly Society on just the same terms, so far as contributions are concerned, as if he were a boy of 16. Only after 50 is there any reduction of benefits, and this is not very considerable, and affects but one benefit—the sickness benefit—all the others remaining.

Reserve Values.

The position will be most clearly realised by studying a typical case. A man of 45 joins an Approved Society, and for a payment of 7d. a week, 4d. provided by himself and 3d. by his employer, he gets in full the ordinary benefits of the Act. If, instead of an Approved Society under the new system, he were joining a Friendly Society under the old system, these benefits would cost him 11d. a week. A Friendly Society could take him at 7d., but only on one condition, namely, that in addition to his weekly contribution he should undertake to pay down on entering the society an amount in cash sufficient to enable the society to pay him the benefits to which he would become entitled. In other words, not having joined when he was young, the society had had no opportunity of making a profit on him in anticipation of his old age, and therefore he would be himself obliged to find a capital sum equal to this profit. But he does not have to provide this capital sum when he joins an Approved Society. It is found for him, and is called his "reserve value." This sum will be credited by the Insurance Commissioners to the Approved Society which he joins. At 35 the "reserve value" is £5 9s. 6d. At 45 it is £9 3s. It reaches its maximum at 49, when it is £10 9s. 6d., and it gradually falls (owing to the greater probability of death) until at 65 it is £5 12s. 6d.

It is to be observed that this sum is not paid to the societies in cash, but is simply credited to them on the authority of the Insurance Commissioners, and this is, of course, as good as cash. The aggregate amount of these reserve values is no less than sixty million pounds sterling. Every insured person has to pay back this reserve value credited to him, and he does so at the rate of 1 5-9d. per week for a man and 1¼d. per week for a woman. It will take about 18 years to wipe off the reserve values, and when this is done, and the weekly repayments have no longer to be made, it is obvious that a very large addition can be made to the benefits provided out of the weekly payments.

The Old System and the New.

I have insisted, I am afraid even to weariness, on looking at the system of the Insurance Act in its broad outlines. Let us now sum up the situation by comparing, in a few words, the system of Sickness Insurance which existed in this country up to last Sunday, with the new system which we found in operation when we woke up on Monday morning. We shall best do this by contrasting the old Friendly Society system with the new Approved Society system, and the following points are the most important:—

(1) A Friendly Society was frequently too small to carry the risks necessarily involved in all Insurance work. The forty or fifty members of a village society were not nearly enough to enable real Insurance to be effected. An Approved Society must have at least 5,000 members or belong to an Association or group having at least that number of members. It is probable that this number will be found quite sufficient to carry the risks.

(2) A Friendly Society was under no sort of State control. If it were a registered society it had to publish its accounts, but the Registrar of Friendly Societies had no control whatever over them. It could charge too little and promise too much to remain solvent. An Approved Society must charge the contributions set forth in the Insurance Act, and these are quite enough to enable it to fulfil all its promises, for the latter are also rigidly defined in the Act itself.

(3) The amount which a Friendly Society could spend on administration rested entirely with itself, and in this matter it was not uncommon to outrun the constable. Now an Approved Society must not spend more than 3s. 8d. per member per year on administration, and this is the only sum that will come out of the Insurance fund for this purpose. Let me say here so emphatically that, I hope, so far as readers of John Bull are concerned, it will be unnecessary to repeat it, that all the talk about the "hordes of officials" eating up the fourpences of the contributors is simply tosh. The Government provides all costs of central administration, and even the auditing of the Approved Societies will be paid for by the Government.

(4) A Friendly Society could go steadily on, year after year, getting into financial difficulties that became steadily graver, and very frequently ended in bankruptcy. An Approved Society will be visited every three years, and oftener if necessary, by Government auditors, who will examine its books in order to discover whether it is or is not solvent. If found to be insolvent, the matter must be taken in hand there and then, either by a levy or by a reduction of benefits, and whichever course is taken it must be sufficiently strenuous to bring the Society back to solvency before the date of the next valuation. It may confidently be anticipated that, except in cases of sheer and almost wilfully bad management, this step will be unnecessary.

(5) A Friendly Society could not take members over 40 or thereabouts, therefore men of middle age, who had been unable or unwilling to insure, lost the opportunity for ever. An Approved Society can take a man up to 65 years of age as safely as a boy of 16.

(6) A Friendly Society generally got on the rocks because the age distribution of its membership changed to its disadvantage, as it could not get enough new members. An Approved Society will, as a rule, get a constant supply of new members aged 16, because in future every working boy and girl becomes automatically insured on his or her 16th birthday.

(7) A Friendly Society had nothing but its own funds to fall back on. Under certain conditions an Approved Society will be able to recover part of its expenditure. One of the results of the Act will be that we shall have correct detailed information as to the sickness rate throughout the country. If an Approved Society finds that its sickness experience is more than 10 per cent. greater than the average expectation of sickness determined by the new statistics, it can demand an enquiry into the cause of the excess. If the excessive sickness is traced to bad sanitary conditions, the local authority, employer, or landlord responsible for these insanitary conditions will be called upon to refund to the Society this excess of expenditure.

Stumbling Blocks.

In a final article I shall deal with certain important cases and objections, but I hope that, as the outlines of the Act have been fairly covered, it will be easy to place these difficulties in their proper light and exact proportions.

8 coloured and 17 other full-page Plates—

DISILLUSIONED DONCASTER DRIVERS.

MUCH "LICENCE" BUT LITTLE LIBERTY.

A Sheffield cabby tells us that he and about 100 other drivers from various parts of the country—such as Cleethorpes, Grimsby, Leicester, Rotherham and York—took out special licences to work wagonettes, cabs, taxis, etc., during the five days of the Doncaster Royal Show. For these permits the Doncaster authorities charged 6s. per cab and man, and the Great Northern Company imposed a further £1 for the right of working from the station yard. Now, after paying all these dues, the men complain that the police would not allow them to get a fair share of the conveying of visitors, one of the means adopted for depriving them of a return for their money—to say nothing of their time and labour—being debarring them from approaching within at least 50 yards of the exit of the Show. This meant that unless fares were disposed to walk to them the Jehus had to go without passengers. Meantime, the police authorities were very busy indeed loading up tram cars, at either end, and starting them, ignoring the conductors. The consequence was that persons who were getting on were sometimes thrown off the footboard, or dragged along the road.

We understand that the tramways belong to the Corporation, but even then, in view of the fees paid for the special licences, justice surely demanded fair play for the drivers. And, from the lowest point of view, doubtless paying damages for accidents would take a good deal of gilt off the gingerbread of increased revenues.

WATER BUTTS.

HOW THE BOARD'S OFFICIALS EXERCISE THEIR HUMOUR.

Most London householders are familiar with the troubles connected with the leakage of ordinary water taps, constructed with a rubber washer. A gentleman who had fitted throughout his house all-metal taps of the type used on beer barrels, which serve for a lifetime without a drop of fluid escaping, had a visit from an inspector of the Board, who insisted that they should be replaced by the ordinary leaky screw-down taps.

In another case, water was laid on in a rather large garden. There was a hidden leak, which the Board, quite reasonably, said must be repaired, but the demand was made upon a printed form, couched in anything but polite terms, and laying down 48 hours as the limit within which the work must be done. And this though there was a length of nearly 40 ft. of pipe to be dug up out of the garden walk, a new pipe to be laid down 1½ ft. lower, and the lead pipe to be "wiped." What would be said of any other tradespeople who conducted their business in this arbitrary and impolite manner? In this instance the Board has lost a good customer, as he has sunk a pipe himself through which to pump up the water required.

PAUL PRY AT EPPING.

WHERE "FOREST LOVERS" ARE FORBIDDEN.

Epping Forest, as most people know, is at this time of year a happy hunting-ground for loving couples, and no doubt many couples are more amorous than discreet, especially after nightfall. Think of the temptations of green glades and silvery moons and sibilant crickets! What harm does the least brotherly kiss in these romantic surroundings do to the most prurient of prudes? Why not leave lovers to confer in the gloaming instead of driving them to flaunt their flirtations in the purlieus of Piccadilly? This, however, is not the opinion of the Forest officials, who have been instituting a sort of vigilance service or men-scout investigation to badger and perhaps blackmail lovers of loneliness and drag them off to the cells. The result is that no one is safe, however innocent his intentions and exemplary his morals. A man may take his wife or his affianced for a perfectly harmless walk and then suddenly find himself confronted by rude wretches, who threaten all sorts of disgraceful proceedings. The whole business is un-English, and we are glad to hear that the local police are not responsible. Surely they might be left to attend to the orderly conduct of the district.

THE PARTY GAME.

HOW "PUBLIC OPINION" IS MANUFACTURED.

This week our text shall be the rioting which took place on Wednesday, July 10th, at the docks. Even on a matter of this kind, the Party Press has to lie and exaggerate in order to tickle its readers' palates.

The *Daily Telegraph* heads its account, "Attack on Non-Unionists," and says, "There can be little or no doubt that the whole occurrence was premeditated . . . . the strikers who were attacking the party were nearly all armed with stones the size of a man's fist . . . . Determined to put an end to the assertion of an Englishman's liberty, some hundreds of strikers put in an appearance at the Surrey Docks about noon when the free labourers were due to leave for the dinner hour." In other words, the whole thing was a premeditated attack upon the non-unionists, or "blacklegs" as they are called by the strikers.

Let us turn to the *Daily News and Leader*. "There was absolutely no interference with the 'blacklegs,' and no threats of any kind were used towards them." Clearly, therefore, it was the non-strikers who were responsible.

But what says the *Daily Mail*? "Onslaught on Free Labourers—Two fierce attacks were made by a number of dock strikers on parties of free labourers," etc.

The *Chronicle*, however, tells us that "fire-arms were used by non-union men against the strikers," and that "all the evidence that can be obtained goes to show that the disturbance originated with the strike-breakers, and not with the strikers"; whilst the *Daily Express* makes it quite clear that "it was all the fault of the strikers waiting for the 'blacklegs'; there were 150 strikers waiting for them," etc., etc.

Of course, the simple truth would have been that two bodies of workmen—strikers and non-strikers—came into conflict, and to blows. But that pure item of intelligence would never have done for the Party Press. One section must make it clear that all the fault was with the trade unionists, and the other must equally put the blame upon the free labourers!

EXIT MARY'S LITTLE LAMB.

Mary had a little Lamb,
As white as snow its Fleece;
But oh, alas! it did succumb
To Foot-and-Mouth disease.

The Board of Agriculture, when
The shocking news was known,
Sent down Inspectors there and then
To see what could be done.

The Sheep and Kine and gamesome Goats
A hundred miles around
Were all examined—hooves and throats—
To see if they were sound.

Not one might move from off the Farm
On which it chanced to dwell,
Lest it should also come to harm
And go and die as well.

Meanwhile, the cattle ports were shut,
To Ireland's indignation,
And in the "House" Phelim MacPhut
Howled for an explanation.

The price of Meat, by leap and bound,
Rose high and ever higher,
Till in the land could not be found
A Joint before the fire.

For weeks the people lived on Beans
And Nuts, and such-like cheer,
Because for folk of slender means
Meat was so frightfully dear.

And what of Mary's little Lamb?
Cut off before its time,
Torn from its plaintive-bleating Dam,
'Twas buried deep in lime.

W.M.

INSURANCE ACT REFERENDUM.

THE VIEWS OF THE PUBLIC TO BE ASCERTAINED UPON ALL ASPECTS OF THE NEW ACT—THREE WEEKS' REFERENDUM.

In view of the fact that the Insurance Act is now in operation, we have decided to institute a Referendum for the purpose of ascertaining the opinions of the British public on the measure.

All that our readers have to do is to put a cross opposite one of the four lines in the coupon printed below. They need not give their names and addresses, nor take any trouble beyond posting the coupon to us not later than Wednesday, August 7th. They should mark the envelope in the left-hand corner "Act," and the result will be announced at the earliest possible moment after the closing of the poll. If the envelope is left *unsealed* and contains nothing but the filled-up coupon, a *halfpenny stamp* only is necessary.

Having regard to the extent and varied character of our circulation, such a referendum should be of great interest and should afford a fairly accurate reflex of the view of the country as a whole.

It will be observed that we provide for four alternative opinions. Those who approve of the Act as it stands have simply to put their cross opposite the first line. Those who thoroughly disapprove of it and think it should be entirely repealed, should indicate their opinion by putting a cross opposite the second line. On the other hand, there may be many who think that, subject to various amendments, the Act is a desirable measure, and such a person should place his cross opposite the third line. It must be distinctly understood, however, that there is no necessity at this stage to indicate the nature of the amendments desired. It is sufficient for our present purpose to have an indication of the view, which will be obtained by putting the cross opposite the third line, that the principle of the Act is sound, but that its details require revision. Then there is sure to be a large section who have not made up their minds one way or the other, but who are in favour of giving the Act a fair trial, whatever its merits or demerits, and they will place their crosses opposite the fourth line.

And there may, of course, be readers who are in favour of both amending the Act and also giving it a fair trial; in that case they will place crosses opposite the third and fourth lines. In the same way, those who approve of the Act as it stands and who consequently will, at the same time, naturally wish to give it a fair trial, should place crosses opposite the first and last lines.

The voting papers will be carefully scrutinised, and the total votes given under each head, whether recorded separately or jointly with other votes, will be counted. We hope to announce the result in our issue for the week ending August 10th, but in any case not later than the following week.

(1) Are you in favour of the Act?	
(2) Are you in favour of repealing the Act?	
(3) Are you in favour of amending the Act?	
(4) Are you in favour of giving the Act a Trial?	

JOHN BULL'S POCKET ENCYCLOPÆDIA.

INDISPENSABLE INFORMATION FOR INQUIRING IGNORAMUSES.

A.

ABORIGINES.—By Aborigines is meant generally the original inhabitants of any country; but as it is impossible to say who *were* the original inhabitants of any country, the term cannot be safely applied in the scientific sense to any living race of people. Nowadays, however, the term is loosely used by persons of proselytizing tendencies as meaning the native coloured races, whom they conceive to be in urgent need of religious attention and creature comforts utterly unsuited to their temperament and condition. For such persons the aborigines possess an extraordinary fascination, causing them to neglect the want and misery that lie at their own doors, and to send money and missionaries abroad that and whom could be more profitably employed in their own country. (See *Missionary, Fanatic*, &c.)

ACT.—A Bill that has received the sanction and authority of Parliament and the King. Speaking generally, Acts are designed by party politicians, ostensibly for the benefit of the general community, but actually with the idea of inflicting annoyance and irritation on their political opponents. They are customarily drafted by lawyers with an eye to future business. This accounts for the ambiguity of the average Act, and has given rise to the popular saying that "you can drive a coach and horses through an Act of Parliament."

AEROPLANE.—An ingenious machine invented for the use of persons of suicidal tendencies. Aeroplanes may be divided roughly into two classes—monoplanes and biplanes. They are alike heavier than air, so as to assure a rapid fall from any height, and a swift and merciful death to the pilots and passengers. The motive power is commonly a petrol engine, coupled to a two-bladed propeller thus combining a maximum of power with a minimum of reliability. Aeroplanes are sometimes used to convey reluctant bridegrooms to church; who, rather than draw back at the last moment, prefer to give fate an opportunity to intervene by means of an accident, and save them, even at the cost of their lives, from taking the irrevocable step to which, in a moment of weakness, they had pledged themselves. (See *Gravitation*.)

ALIEN.—Sometimes a victim of political or religious persecution, but more often an undesirable character in his or her own country, who seeks asylum in England, and shows gratitude for the security he or she enjoys by promptly taking the bread out of the British worker's mouth with his or her sweated labour. For some inscrutable reason, aliens are objects of special affection to Liberal Governments, who apparently overlook the fact that the more aliens come to this country the less employment there is for native workers. (See *Sweating*.)

ALLIANCE.—An agreement entered into by two or more parties for their mutual advantage, and frequently to the detriment and injury of others. An instructive example may be seen in the existing alliance between the present Government and the Nationalist and Labour Parties, by which the interests of the general community are sacrificed to the profit of the parties to the agreement. (See *Toeing the Line*.)

AMAZON.—Formerly a female warrior who cut off her right breast to enable her to use her weapons with greater ease; but the term in modern times is confined to the militant Suffragettes, whose physique as a rule is not sufficiently undulating to necessitate self-mutilation for the purpose of facilitating the wielding of their weapons, which usually take the form of hammers and stones. (See *Virago, Shrew*, &c.)

ATTIC.—The topmost room of Grub Street houses, the traditional dwelling-place of poets and journalists.

ATTORNEY.—Formerly a perfectly respectable designation, applied to certain classes of lawyers, but since the recent irruption of Welsh barristers and solicitors, the term has come to acquire an opprobrious meaning. (See *Wales, Lloyd George*, &c.)

AUTOBIOGRAPHY.—A work of fiction, in which the author describes what he imagines to be his own character, and recounts incidents and transactions which would redound to his credit if they were but true.

The best artists, the best authors, the best printing, the best paper—

THE FARCE OF THE FIDELITY GUARANTEE.

THE EXPERIENCES OF AN HONEST MAN.

BY "A SUFFERER."

It has been said, and I think very truly, that insurance companies usually "stand on velvet." That such is the case in so far as guarantees of fidelity are concerned, I have no doubt whatever; I have had ample proof of the fact.

The tyro explorer into the realm of insurance generally has not proceeded very far before he appreciates the potentialities of the scheme from a behind-the-counter aspect, and his wonderment at the numberless insurance palaces with which the country is literally bestrewn—palaces adorned by marble magnificences, by sculpture and gilded frescoes—ceases.

It is well known that life insurance is, to all intents and purposes, worked on a "Heads I win, tails you lose" basis, but what can be said of the fidelity guarantee business in face of the following?

After an unblemished commercial career of over 25 years, I had, two years ago, the offer of an advantageous appointment in the City, contingent upon my giving a society guarantee for £100. To this I readily assented. My prospective employers nominated the Guarantee Society, Birchin Lane, E.C. I duly filled up and sent in the proposal form. Amongst a maze of questions on this splendid document, I had to state the names of my employers during the previous five years, reasons for leaving, etc. I had also to give the names of two people of undoubted integrity who could testify as to my character and complete respectability. I had no difficulty whatever on the latter head. My downfall came from another source, as will be seen. To my amazement, I received a stereotyped note declining my proposal. Bewildered, I called upon and saw the secretary to the society, who politely informed me that there was nothing whatever against me, but that, inasmuch as I had had the temerity to be my own employer during the previous six years, and although my personal references were excellent, *it was an invariable rule not to accept such proposals.* In vain I referred to my unblemished character. In vain I referred to the high standing of my sponsors. Futile was my expostulation that such an attitude of the society would atrophise the ambition of anyone desiring to enter business on his own account.

My second experience was even more astounding. Time came along when I was selected for another position, subject again to guarantee—on this occasion by the Guardian Life Assurance Company, Lombard Street, E.C. The amount involved was the formidable sum of £50.

One of my references—a departmental insurance manager who had known me for 14 years—had, unfortunately, not enjoyed the felicity of seeing me *frequently* during the past three years. Hence his disqualification was instantaneous.

With the name of one of the oldest firms of solicitors in Gray's Inn, I coupled that of a well-known divine—people who had not only known me for years, but with whom I had been very closely, if not almost daily, associated. These gave ready testimony as to the complete integrity of my character. I bumped against three rocks in this connection. The first merely punctured my outworks. The second and third foundered me completely. I had been *on my own* for six years and managed, if financially unsuccessful, to honourably survive the buffetings of life and pay twenty shillings in the pound. Dangerous disclosure! I was not a householder, and therefore had nothing applicable for seizure in case of any default on my part. Damning fact! Deadlock ensued, and now came the sublimest morsel of the whole business. With seductive charm, the suggestion was naively put that my references should pay into the company fifty pounds sterling, in trust against any peculations of which I might, and possibly would in the eyes of these people, be guilty. In other words, it was seriously suggested that my friends should relieve the company from any risk whatever by this procedure, whilst I was to pay 15s. for their spurious form of guarantee!

I did not obtain the appointment, and am still unemployed. Heaven speedily send the day when Mr. Lloyd George may tackle this Augean insurance stable!

HUMAN DOCUMENT.—CCIII.

[In this column, every week, we publish particulars of some human derelict, whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

TOO OLD AT FIFTY.

The following is a summary of a letter we have received from a married man in want of a situation. His testimonials show that he is of exceptionally good character and thoroughly deserving, and we hope that as the result of this appeal on behalf of the family there may be some one amongst our readers who may be able to offer him a situation:—

> At the age of nineteen, being the eldest of a family of twelve, I helped to support them until I fell out of work, and, having no one to help me, I joined the Army. I served six years with the colours and ten in the reserve. I was corporal and master baker in the Army Service Corps. I left with the highest character and a nice letter of recommendation from my Colonel. Since then I have gone through the ups and downs of life, and have gained great experience in the occupations I have fulfilled, as follows:—I was in the first and second exhibitions at Earl's Court, under Colonel Cody and Major Burke, as overseer of gates; with Captain Braydon ditto. I have the highest references. I have catered for large Government offices, clubs, cricket grounds, etc. All with highest references. I have also managed one or two public-houses in London and suburbs and also catered for Liptons on Salisbury Plain, the Canteen and Mess, Salisbury Plain, and at the Manœuvres, Sittingbourne. I started business for myself, but on account of my wife's illness for twelve months and falling ill myself had to go to a convalescent home. Ever since we have been going down and down. Our home has gone bit by bit, till two months ago the last few things were sold for rent, and everything else I have had to pawn for our maintenance. Now we are destitute and in debt. I could take any position, such as manager, club steward, caretaker, caterer, attendant for museum or library, collector, etc. I am smart and active, a Freeman of the City, Freemason, R.A.O.B., etc. All I ask is for work, as I am driven to desperation.

We have satisfied ourselves that all his recommendations are *bona fide*. He is highly spoken of, and in placing this appeal before our readers we feel quite sure it will not be made in vain.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:—

CXCII.—"A Wellwisher," 20s.

CCI.—A. D., 5s.; "Fag," 5s.; J. A., 5s.; "A Neighbour," 10s.; "Rubber," 1s.; "Wellwisher," 1s.; "Painter," 1s.; J. H. N., 2s.; "Sympathy," 2s.; Mrs. J. L. M., 20s.; "Xreay," 10s.; E., 3s.; R. C., 1s.; "Spike Oil," 2s. 6d.

CCII.—"Nugget," 2s. 6d.

OUR COLLECTING BOXES.

By the kindness of many of our readers we are enabled to add to our "Human Document" fund by means of collecting boxes, which they are good enough to place on their premises. We shall be glad to hear from others willing to assist in this work.

LONDON.—Mr. H. A. Lloyd, Assembly House, 298, Kentish Town Road, N.W., 2d.; Mr. B. Barney, 154, Kentish Town Road, N.W., 4s. 1d.; Mr. J. Hume, The Dalby Tavern, Dalby Street, Kentish Town, 8d.

GLASGOW.—Mr. J. Proctor, 36, Shuttle Street, Glasgow, 4½d.; Mr. J. Phoenix, 534, Argyle Street, Glasgow, 1s. 10½d.; Mr. A. Stevenson, 160, London Street, Glasgow, 3s. 1d.; Mr. W. Turner, 83, Garscube Road, 2s. 8d.; Mr. W. Ormond, 337, Sauchiehall Street, 4d.; Mr. John Bolesworth, 352, Paisley Road, 5d.; Mr. J. O'Malley, 1013, Pollokshaws Road, 9½d.

EDINBURGH.—Mr. C. Clarke, 1, Roseburn Terrace, 3s. 1½; Mr. Hendry Scott, 202, Rose Street, 6d.; Mr. F. Stevens, 69, Clerk Street, 7½.; Mr. W. Anderson, 3-5, W. Richmond Street, 7d.; Mr. G. W. Bryce, 1, Spittal Street, Edinburgh, 3d.

MANCHESTER.—Mr. R. J. Wilson, Cricketer's Hotel, Gt. Ducie Street, 1s. 4½d.; Mr. A. Leggett, Castle Hotel, Oldham Street, 1s. 8d.; Mr. Harris, 92a, Gt. Ducie Street, 4d.; Mr. R. Simister, 216, Oldham Road, New Cross, 5d.; Mr. B. Barker, Commercial Hotel, 17, Sugar Lane, 1s. 8½d.; Mr. G. F. Fannon, Falstaff Hotel, Market Place, 2s. 3d.; Mr. W. J. Jones, Bay Horse Hotel, Corporation Street, 2s.; Mr. T. J. Hewitt, Crown Hotel, Blackfriars Street, ½d.

Total, £1 9s. 4d., of which we have allocated to CXCIX., 5s.; CC., 20s.; CCI., 4s. 4d.

THE PASTOR TO HIS FLOCK.

HOPE.

By Norman Tiptaft.

[*Mr. Tiptaft—whose articles in this journal, written from the Socialist standpoint, have attracted widespread attention—is now satirising the relations between the Church and the People.*]

My Dear Man in the Street,—Being, I hope, convinced by my two previous exhortations that charity is an altogether admirable thing to keep the present social system together, and that faith in things as they are is really necessary for your present and future well-being, we turn now to hope.

Hope is as necessary as faith and charity—as necessary to you, that is. Given hope—it doesn't matter what for, for Heaven after you are dead, for better times here, for the retirement of Mr. Lloyd George, for lower rates, for all the various things that people do hope for, provided you just keep on cheerfully hoping for these things—all will be well. Of course the more unattainable the thing you hope for, the better. You see, if you will only hope for the things that cannot possibly come off, all your pastors and masters can assure you of their heartfelt sympathy with your aspirations. Quite a crowd of people hope that at the next general election the Conservative Party will come into power and bring about the millennium. There is not, of course, any more connection between the Conservative Party and the millennium than between the moon and green cheese—but still some people hope there will be, and it is a good thing for society. It keeps these people—who are many of them poor and miserable and wretched—from brooding on those facts. If you can get a workman who never knows from one week's end to the next if he will keep his job; who never had, or is likely to have, a decent holiday; whose children will grow up even as himself, to become cogs in the great industrial machine which perpetually takes in human life as rawmaterial and grinds out dividends as the finished article—if you can get such a workman to hope that with the advent of the Conservative Party to power the millennium will dawn—obviously he will devote himself to singing "Rule Britannia," waving the Union Jack, and other such exercises as shall divert his attention from the fact that he works very hard and gets very little.

Hope is a very useful thing for the ordinary man; it is also a very useful thing for the man who exploits the ordinary man—it enables him to keep on exploiting him.

Manchester Martyrs.

Have you ever heard of Manchester? It is a small village in Lancashire, mainly noted for the amount of its rainfall and the dirtiness of its streets. It has other claims to fame in the hideousness of its slums and its generally depressing atmosphere. Now the owners of Manchester—I merely use this as an illustration, and it applies to most other towns as well—simply exist on the hope that nobody will ever be born who will see Manchester as it really is. If anyone (it is contended), could really *see* Manchester they would blow it up with dynamite. At present the average Englishman who comes to Manchester says: "Um, not so bad—plenty of money here."

Take him to Ancoats—Manchester's health resort where the children die by the hundred and the women and men live in scenes of most horrible filth and squalor—he will shrug his shoulders and say that of course it's very bad, but it can't be helped and—there you are. He doesn't know that it is hideous, he doesn't understand that slums are unnecessary, that dirt can be done away with, that towns can be builded with clean, wide streets, and plenty of open spaces, that every squalid district in Manchester might easily be transformed into a garden, that within fifty years the narrow-chested, weedy wastrels that we are now so rapidly breeding might be exterminated, and their places taken by strong and healthy men and women.

The ordinary man doesn't know these things, and it is the fervent hope of the rulers of Manchester and of the other big slum areas that we call cities that he never will. If he did, then Manchester would be doomed.

It's really strange what some people hope for. I came across, the other day, a circular letter from the Rt. Hon. Claude Lowther, President of the Anti-Socialist Union. It greatly distresses the rt. hon. gentleman that the British public is largely apathetic to the dangers of Socialism. There used to be an Anti-Socialist journal, and for lack of support it died. The President of the A.S.U. hopes to revive it. The Socialists are holding about 2,000 meetings a week against the 200 of the A.S.U. Mr. Lowther hopes that the A.S.U. will also be able to hold 2,000. He further hopes that this desirable object may be attained by the British public sending donations of 5s. and upward to further the good work. By this means a large sum—he hopes—will be raised to combat this pernicious teaching. I, personally, hope Mr. Lowther gets his money. The lecturers of the Anti-Socialist Union have probably made more converts *to* Socialism than any similar number of Socialists. Unfortunately such hopes seem doomed to disappointment. The average man—meaning you, my dear Man in the Street—is not nearly as afraid of Socialism as he was. He is asking—of course it's a very absurd and foolish question—if all the rich people who exploit him *don't want* it, might it not possibly be a good thing for him personally if it came?

Certain holders of sinecures just now are giving sincere thanks that, at the moment, there is no chance of a Business Government. They are also fervently hoping there never will be, since if such a grave misfortune should happen to the country their occupation would be gone.

"To-morrow—Some Day—Never!"

Their hopes, by the way, seem likely to be realised unless *you* wake up a good deal more than you show signs of doing. Not that you are contented—although you ought to remember the state to which providence has been pleased to call you and abide thereby—but that you, like the rest of your fellows, are living on hope without doing anything to make that hope realisable. "Some day," you say, "things will be better. Some day we shall have a new Government, a saner order of society, the labour unrest will cease, we shall have old age pensions at 40, we shall have—oh, everything that will make life happy and desirable and good."

Well for the great ones of the earth that hope springs eternal in your breasts! Supposing you had no hope of these things, what would you do? Supposing one should tell you that the future holds no more promise of peace and happiness than the past? That as you and your like have toiled and suffered, been kicked and cuffed for thousands of years, so, under slightly varying conditions, you will be treated during all the days that are to come—*unless you* MAKE *your hopes come true?* For come true they never will, do you but sit idly dreaming of them. No change of Government, no progress of invention, no increase in the national wealth will bring you the slightest advantage unless you are up and organising to seize it. To-day the workers strike and get a slight increase in wages; to-morrow the capitalists raise their prices and the workers are no better off. To-day the shopkeeper works hard at his business and makes a little money; to-morrow the landlord raises his rent and the council raises his rates and take it from him. To-day the inventor invents a machine that shall lighten men's burdens; to-morrow that machine is used not for the benefit of the many, but for the profit of the few. To-day nine-tenths of our people are living cramped, miserable, semi-civilised lives, not conscious of what life might be, only vaguely hoping that things either here or hereafter may be better.

Hope is a delusion, a snare, a phantasy. It is time you abandoned hope and looked facts in the face. Modern civilisation tottens to its fall. Strikes and rumours of strikes, wars and portents of war, poverty, disease, hunger, famine, nakedness, death—these are the things that stare you in the face. For five minutes—it will be quite enough—forget your dreams and try to see things as they are. Only by your doing so, can the hopes that you so vaguely cherish ever materialise.

WHAT IS YOUR NUMBER?

SEE PAGE iii. OF COVER.

JOHN BULL'S SUMMER ANNUAL. A REAL Shillingsworth.

See That Packet

It is the most delicious and the most sustaining food-beverage obtainable.

Because it contains:

1. The choicest, richest, and purest Cocoa, giving a delicious chocolate flavour and the well-known nutritive properties of the best Cocoa.

2. The Kola nut, recognised for its marvellous power of giving stamina and endurance and of resisting fatigue and "that tired feeling."

3. Malt extract—the wonderful digester. It permits of the Cocoa in VI-COCOA being richer than most Cocoas, and yet quite easy of digestion, and helps to digest all other foods.

4. Hops with their nerve-soothing and quieting properties.

Vi-Cocoa is a producer of those other Vi's:— **VITALITY VIRILITY VIGOUR VIVACITY**

Vi-Cocoa is the cheapest food-beverage on the market. A 6d. packet of **Vi-Cocoa** contains a hundred times as much real food nourishment, stamina, and strength-giving properties as the same amount of money spent in many of the so-called cheap preparations sold.

Vi-Cocoa is a universal favourite in all those great industrial districts where men and women have to work hard—where they need stamina, strength, and endurance. Where there are collieries, ironworks, mills, and factories, **Vi-Cocoa** is in constant and regular demand, and the hard-headed men and shrewd women of Lancashire and Yorkshire are its largest and most regular users. They have voluntarily sent thousands of letters testifying to its wonderful help in their work and everyday life; its health and strength giving properties; to their feeling of "fitness" by its use. Hundreds of these letters have been published, but the best proof is your own trial.

Get a 6d. Packet or a 9d. or 1/6 Tin of Vi-Cocoa to-day.

NOTICE.
- Its delicious taste.
- The length of time you can go without feeling tired or hungry.
- The freedom from headache, despondency, and "nerves."
- The amount of work you can do and the feeling of fitness in doing it.

Vi-Cocoa is the best and cheapest insurance against fatigue, indigestion, insomnia, and lack of strength, stamina, and endurance. You can get a 6d. packet, or a 9d. or 1/6 tin of **Vi-Cocoa** at any Grocers or Stores.

THE CANT OF CHARITY.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

What is a Charity? affords an even more pertinent enquiry than that of jesting Pilate about Mr. Labouchere. The current hallucination seems to be that any expenditure of money on behalf of other people comes under the category of Charity. Feeding fat secretaries, for instance, is held to warrant every sort of antic and cadging imposition, if only the word "missionary" be murmured. Coffee-houses and doss-houses may be run at an outrageous profit and find philanthropists to endow them when a Miss Aggie Weston calls herself "the sailor's friend" and prates impertinently of "poor Jack." But perhaps the palm, or what vulgarians call the limit, is reached when there is a pandemonium of pæans of praise in favour of hospitals.

A Rude Book.

Hospitals, God bless you, my merry gentlemen, do you know what they mean? Have you ever read a book called "In a Cottage Hospital"? For two shillings you may have revelations about hospitals—by the way, the most gruesome of them were first brought to light by John Bull—which may even make "The Book of the Revelations of Jim Crow" look pale.

Horrid Hospitals.

Some hospitals are, according to this wonderfully convincing book, the foulest sinks of iniquity. Even if we doubt the *ex-parte* statements, most of us know that hospitals have theatres (the own expression of leeches) for experiments on the poor and the torture of animals. Still, there are fools and blind who regard hospital subscriptions as excellent excuses for self-denial (a natural instinct among sentimental sybarites). You know all the balderdash about tending the sick poor, doing acts of mercy and charity, patronising the victims of economic conditions. Seize almost any man in the street by his long ear and you will find that his notions of real, *bona fide*, pukka, comprehensive charity begin, perhaps end, with hospitals.

What Were the Wild Roses Saying?

There was a tremendous to-do or how-do-you-do the other day, when a number of high-born ladies dressed themselves up in ill-fitting clothes and promenaded the streets with boxes of hideous little calico flowers. The occasion was called Wild Rose Day, or Alexandra Day, and many other things which it would not be polite to print. Wherever I went I was pestered, importuned, accosted by these more or less lovely ladies, who were canvassing in white canvas and advertising themselves in the name of charity. The idea was that a trumpery travesty of a flower should be bought for a penny or a shilling or a five-pound note as the case might be, so that money might be diverted from natural philanthropy to subsidise hospitals.

Hospital Harpies.

Now I do not want to labour the point. But I am not at all certain that I like hospitals. I believe that these institutions are conducted for the experimental benefit of surgeons, that patients are treated with impatience, and that there is much more cruelty than philanthropy about them. But even admit, for the sake of argument, that hospitals are the ideal form of charity, just as libraries are the benevolent ineptitude of millionaires. Suppose that every penny given for an imitation rose meant contribution to a very deserving cause, I should still protest against self-advertisement of and irritation by perambulating pests. It has been said that the noble young ladies who hung about the bars and tube stations the other day were actuated by the highest motives. Perhaps they were, but they had their reward in the way of unusual attentions and extravagant opportunities of resenting insults. I admire their motives, but deplore their methods.

Jim Crow Day.

And why call it Alexandra Day? With all respect for the gracious Queen-Mother or ex-Consort or whatever is Her Majesty's correct title, I can only feel regret that she should have allowed her Royal name to be dragged literally through the gutter for a dangerous and doubtful cause. We already had the silly mockery known as Empire Day. Now we have Alexandra Day, which I hope will not be repeated. What about Jim Crow's Joy Day?

And what was the result of it all? Some £20,000 was gathered together after much perspiration. Out of this sum of money about £15,000 may be handed over to Queen Alexandra for the supposed benefit of hospital patients. Would it not have been much cheaper to collect the money in the ordinary way by sending round plates in churches, thus saving all the expenses of light refreshment for the merry maidens? Or, better still, why could not the 10,000 collectors have subscribed to the hospitals what they spent on special garb? Each seems to have gathered about 30s. after spending £5 or £10.

The Bobtail Band.

Then there has been an irritating affair, known for some occult reason as "Tag Day." I thought a tag was a kind of loop used for pulling on our boots, but it appears to be a badge which you wear in your buttonhole to inform the world that you have subscribed a penny to Charity. I suppose that, if you subscribe twopence, you wear two tags; if you subscribe a sovereign, you go about like a prize ox. Most of us would hate to do our alms before men in this blatant fashion, but the inducement is that, once adorned, we are safe from further molestation from the tagrag and bobtail band. But why should we be molested at all? Why should we not be allowed to expend our coppers according to our own sweet wills? The police really ought to be asked to put the hawkers' laws into operation and insist upon licences for all who peddle, even when they chatter about charity.

Charity By Command.

Of course I should be delighted to head any list of subscriptions for spavined horses or decayed music-hall artistes. I therefore trod warily when I heard that my gracious Sovereign had come forward, with all the enthusiastic energy of a dragon-slayer, to assist a deserving charity by commanding a performance of music-hall mummers. According to official reports, this was His Majesty's first appearance at a variety performance—at any rate, this side of China. So he could hardly be expected to constitute himself a committee of selection. Hence the intervention of Mr. Butter-fingers, who had apparently never heard of Miss Vesta Victoria and Miss Marie Lloyd and Mr. Albert Chevalier, but preferred foreigners and play-house people and other slaves of the lamp-light.

The Jeopardy of Jealousy.

I forget how many bank-notes had to be paid for balcony-seats and rover-tickets. Now you may argue that such stupendous sums would never be extorted except by appeals to snobbery, gentility, servility. But surely the heart-burnings, the bickerings and the professional jealousies which arose must have counteracted to a large extent the sentimental, holy feelings of mercy and charity which we suppose to be concentrated in the antics of a few foreign pirouettists, jugglers, and other vulgarians.

The Laziness of Charity.

Ask yourselves whether the endless catalogues of charities do any appreciable good to anybody except to commercial persons. Tabulate, if you are statisticians, the total amounts which are subscribed, and compare them with the small sums which reach their intended destination. Here is a bold statement. I venture to submit that, if all existing charities were put down by Act of Parliament, the poor would benefit exceedingly. All the coins which are now given away as a kind of conscience money by idle and naughty people would be released, and might be devoted to far better purposes. If, instead of writing out cheques to institutions about which the charitable can know very little, they took the trouble to investigate cases for themselves, what a huge amount of good they might do! Most charity at present is merely a form of laziness. Why do not the silly old women and the fat philanthropists go down to the slums for themselves and find out deserving cases? Of course, I should never dream of doing anything of the sort myself, but then I am one of those rare mortals who combine modesty with benevolence.

JOHN BULL'S SUMMER ANNUAL—Full value for money.

MR. SANDOW ON "THE WONDERFUL MECHANICS OF DIGESTION."

A Remarkable Contribution to the Literature of Health by the Great Physical Culturist.

Machinery in Order Implies Three Things:

1. Power to drive it;
2. Lubrication to ensure efficiency;
3. Skilled attendance to overlook it and keep it in order.

When a machine breaks down, gets out of order, or is hindered by obstructions, lubrication is useless.

Gallons of the most expensive oil won't move it.

It must first be cleaned and repaired.

When, however, Power is insufficient or cut off or diverted, the best oil and the most skilful mechanic are helpless to keep it working at full pressure until Power is restored.

The human body is the most wonderful machine in the world.

In this marvellous machine, Indigestion invariably implies loss of Power, the food which is the fuel of the machine fails to develop Power or the Power is diverted.

Power *must* be restored or recruited to set the machinery of digestion vigorously at work once more.

All human Power comes from muscle, and muscle development is Power development.

The first step, therefore, in the treatment of indigestion is the scientific development of the muscular power of all the organs associated with digestion.

A Plain Common-sense System.

This is the logical argument upon which is based the Sandow Treatment for the relief and cure of diseases, derangements, and disorders of the digestion. It is a plain, common-sense treatment, founded on deep and natural fundamental laws.

The illogical and unsatisfactory methods usually adopted consist of one of the following:—

1. The taking of medicinal purgatives.
2. The reduction of food or eating of pre-digested food.
3. The use of some form of pepsin.

The results may be tabulated as follows:—

1. Purgatives irritate and weaken.
2. Drastic dieting decreases digestive power instead of increasing.
3. Pepsin causes the digestive machinery to rest, rust and rot.

I want every reader of JOHN BULL to understand me clearly when I write here as a strong advocate of *internal* muscular development for the cure of indigestion.

The Unseen Muscles of the Body.

Muscle is not wanted merely for feats of strength. Muscle is the whole support of your body. Your body is full of muscles, little and big, flat and round. There are hundreds of them. You cannot raise your little finger without muscle. You cannot even chew your food, much less digest it, without muscle.

In all this great armoury of muscle, the most important are the great unseen muscles lying in the region of the various organs of life, supporting them and reinforcing them by their hidden power.

These are the muscles that the Sandow Treatment restores to condition. Your arms and legs need not be masses of muscle unless you desire, but your involuntary and invisible muscles must be fully developed if you are to possess perfect health.

Now you *cannot* develop this organic muscular strength by lifting huge weights or doing heavy, fatiguing, physical exercises. But you *can* develop organic power in almost any organ by the light, scientific movements that I will prescribe.

Take, for example, the organs of digestion.

The walls of the alimentary canal, of the stomach, and of the intestines are muscular walls, and their strength means digestive strength. The "churning" action of the food in the stomach by which the food is ground so finely as to be easily assimilated is a muscular movement. This movement is called *peristalsis*, and the peristaltic action of the stomach is greatly strehgthened by the Sandow Treatment in which specific movements are carried out to increase the power of the muscles performing it.

A Challenge to Food Cranks.

Instead of reducing and restricting food, the prime source of human health and power, the Sandow Treatment, whether carried on at my well-known Institute or in your own home by correspondence, actually increases both the desire for food and the capacity to digest it.

Does not this system of overcoming digestive weakness by the simple and natural operation of increasing digestive strength appeal to every rational man and woman? Is it not infinitely more logical than any method of self-drugging or dieting that must and does still further reduce the already feeble powers of the weak digestive machine? *I challenge the food faddists of the world to dispute my assertion that the restriction or reduction of diet is no cure for indigestion, that it merely trains the digestion to evade its duties, that it invalids the organs of digestion still further, and that it makes digestive cripples, and offers crutches instead of stronger limbs for their enfeebled digestions.*

In the Sandow Treatment the whole health of a patient is steadily built up step by step in a sequence of purely natural changes that involve a whole process of bodily reconstruction. There is no mere attempt to allay what are but the symptoms of disease, but a radical elimination from the system of the causes of the trouble.

In the case of the dyspeptic, the organs of digestion are quickly strengthened and the work of assimilating nourishment made easier because of this access of strength, not by simply lightening the task. So as digestion improves, the appetite for more food also increases, and thus the general health is recruited direct from food that is transformed by the marvellous alchemy of the body into rich blood, firm flesh, and muscles and strong nerves.

Free Book and Advice.

I shall gladly forward to anyone interested in the further development of this subject a gratis copy of my book, entitled "Indigestion and Dyspepsia," which it will well repay every dyspeptic to peruse carefully from beginning to end. Instead of floundering in a morass of pseudo-scientific matter, the reader is placed in possession of plain facts in plain language, and fully explanatory of the various physiological processes of digestion. The book also describes the natural method of cure by the Sandow System, which is a comparatively inexpensive treatment.

The book and Mr. Sandow's advice are quite free. You may write or call as you please. You can carry on the Treatment at my Institute or by post, as preferred.

Mr. Sandow attends personally at his Institute daily. Address all applications to Eugen Sandow, The Sandow Curative Institute, 32, St. James Street, London, S.W., using the form below.

POST THIS FORM FOR THE BOOK TO-DAY.

To Mr. EUGEN SANDOW,
The Sandow Curative Institute,
32, St. James Street, London, S.W.

Please forward me (free and post free) your book on the cure of Indigestion, without drugs.

NAME .....
(*State whether Mr., Mrs., Miss, or title.*)

ADDRESS .....

.....

OCCUPATION ..... AGE .....

This Coupon is inserted to enable readers to secure Mr. Sandow's book conveniently and quickly. A letter giving fuller information could be attached to the Coupon if desired. J.B.—20—7—12.

OPEN LETTERS, POSTCARDS AND TELEGRAMS.

To the Right Hon. Joseph Chamberlain, Highbury, Birmingham.

DEAR MR. CHAMBERLAIN,—No one congratulated you more sincerely than I did on the attainment of your seventy-sixth birthday last week, and no one sympathises with you more deeply than I do on the prolonged illness that has removed you from the sphere of active politics for so many years. But I feel that the time has arrived when you should take into serious consideration the interests of the loyal constituency you have so long and so brilliantly represented, and permit its electorate to assume their part once again in the affairs of the nation. You will be the first to agree that West Birmingham is one of the most important electoral divisions in the kingdom. It is an influential centre of industry, is inhabited by a highly intelligent community, and in the past has exercised no small influence on the policy of the country. It consequently seems strange that you should permit it so long to remain disfranchised; for as long as you continue to be its nominal Member of Parliament its voice must be dumb. From the point of view of sentiment, I can quite understand the desire of your constituents to pay you the high compliment of retaining you as their titular representative—and the sentiment is very sweet—but we must face the fact that the House of Commons is unlikely ever again to acclaim your return to the scene of your former activities and triumphs. From the same point of view, I can quite appreciate your willingness to acquiesce in their unselfish loyalty. But there is a limit to even the most touching sentiment, and there comes a time when it must be put aside. Such a time has now arrived. Seething with industrial unrest, distracted with the confused and contradictory cries of political partisans, and threatened by the steady growth of foreign enmity, Great Britain to-day cannot spare one intelligent elector from the ranks of her effective citizens, or one unit in her Parliament. I therefore venture very respectfully to suggest that it would be a graceful and patriotic action on your part if, in acknowledging the chorus of congratulation that has been lately raised in your honour, you announced your intention of applying for the Stewardship of the Chiltern Hundreds, and thus permit West Birmingham to resume its rightful place amongst the leading English constituencies. Need I add that the warmest wishes of my heart go out to you in the sad evening of your life?

JOHN BULL.

To Jan Van Kubelik, Esq., Fiddler, The Riviera, S. France.

MY DEAR JAN,—By this time I dare say you have heard of the result of the Press agent's claim against you for booming you and your fiddle in the newspapers. Not being the greatest living fiddler myself, I dare say you will excuse my fearful ignorance in believing hitherto that a fiddle was pretty much like a bucket in one thing at least; that it stands upon its own bottom. This is to give notice that if after this any newspaper editor tries to wangle on me any more yarns about you, Jan, with or without pictures, I shall assume an attitude of invincible incredulity.

I sent Mrs. Bull to see you because the papers said you were knocking ecstasies out of a £5,000 fiddle, and because they said you had married a beautiful aristocrat under romantic circumstances; sent her when they said you had insured your playing hand for thousands and thousands of solid sovereigns; sent her when they announced Mrs. K. had presented you with twins; sent her when they alleged you had got your hair cut; sent her when they reported all the women were rushing on to your platform clamorous for photographs and kisses; sent her, this last time, when they published pictures of you purchasing a most expensive violin in Bond Street for an unfriended young fiddler who only required to break-up his seven-and-sixpenny implement, find a Kubelik to stroke his bonny head, pay for his musical education, and fill him with the most nourishing food, in order to make a genius, like yourself, of him—but no more, thank you, Jan. I have lost faith.

The catgut is out of the bag. JOHN BULL.

To Councillor J. H. Thewlis, Chairman, Watch Committee, Manchester.

DEAR COUNCILLOR,—Many good citizens of Manchester are perturbed by the allegations of one of your brother councillors, Mr. Ross Clyne, concerning the recent issue of an Order to Superintendents of Police drawing their attention to the fact that "the number of prisoners for the half-year was twenty-five per cent. below the average, and that efforts must be made by officers and constables to bring the number up to normal during the next half-year." They are still more perturbed by your reply that "it is within the province of the Chief Constable's duties to confer with his officers on the state of crime in their various districts, and to advise such course as may be desirable, or issue such Orders as he thinks necessary." Was this circular sent out with the knowledge and authority of the Watch Committee? That determined, the question whether it comes within the province of the Chief Constable's duties, and how far the Committee have failed or performed theirs with respect to it, is open for discussion.

Assuming that this Order has been issued, as alleged, I think there can be little doubt in the mind of any sensible person that it is grossly improper. It is nothing more or less than an incitement to the police to make arrests, and, indeed, to invent offences in order to swell the list of convictions. It is suggested that this has already been the result—that the Order was read in a certain police division on June 20th, and that on June 24th 207 prisoners, mostly drink cases, were awaiting trial at your police courts, a number considerably in excess of the average.

Surely you, an experienced public man, can see now, if you have not seen before, how utterly wrong it is? I therefore suggest to you, as Mr. Clyne has suggested already, that the Order should be withdrawn—not that the mischief will not to a large extent be already done.

JOHN BULL.

To the Right Hon. C. F. G. Masterman, M.P., Treasury.

LION OF JUSTICE!—I have just read your amusing contribution to the *National Insurance Weekly*, and I note that Insurance Act resisters are to be punished with the utmost rigour of the law. I presume that this pronouncement reflects the decision of His Majesty's Government, and I am curious to know why you should have been selected as their chosen mouthpiece in the matter. Is it because you are not likely to be taken seriously and therefore no one will be frightened? Or has right honourable rank really reformed you? There was a time, not long ago, when the very suggestion that a wrongdoer should receive just punishment made you rear up on your hind legs and prance about in a most alarming manner. Is this all changed? I am trying to hope that it is. If so—remember Akbar!

JOHN BULL.

To the Chairman, District Council, Padiham.

MY DEAR SIR,—A few lines to tell you that I am in hearty agreement with the rider of the coroner's jury at the inquest on Mrs. Ingham, who was killed by leaping from the third-storey window of a burning building in your town, as to the necessity of keeping the fire escape in the future where it will be available on sudden notice. I learn that the superintendent kept it in a yard and padlocked the gate because the children played with it, the police sergeant stating that but for this fact he could have brought it out himself in time to save life.

Do not think I am unduly inquisitive, dear sir, but may I ask where you keep the fire engine? Does it by any chance happen to be locked up in somebody's back-yard? I have a conscientious conviction that even in Padiham certain things should always be allowed loose. As for the fire escape, why not put up a notice board in front of it warning children that if they are caught scratching the paint or making a noise round the woodwork the policeman will prosecute them with the utmost rigour of the law?

JOHN BULL.

To Hon. A. E. Gathorne-Hardy, London.

Have noted your statement you will probably be in Paradise before £20,000,000 telephone arbitration finished. Don't be alarmed. There are no lawyers there. BULL.

JOHN BULL'S SUMMER ANNUAL—Full value for money.

THE GLORIOUS FIFTEENTH.

JOHN BULL: "I wouldn't have minded it so much if they hadn't called it 'Joy Day'!"

JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "VERAX."

The absence of business has of late been searching the market for weak spots, and in addition certain institutions, more particularly Irish banks, have been throwing out stocks, especially such as Marconis and others in which stale Bull accounts existed. It almost looks, however, as if the liquidation had now come to an end, in which case no doubt a sharp rally would occur. Paris has also played its part in the decline, but advices from that centre are now more encouraging. *Tintos* would, of course, be the first to benefit from improved market conditions there, and would carry up other copper shares. *Tin* shares are finding their feet again, and *Oil* shares are comparatively steady on the reaction. There has been some renewed closing of accounts in *Home Rails* in connection with the settlement, but the outlook for this market is considered brighter. *Mexican Rails* have been one of the few firm spots, but *Canadian Pacifics* have at last toppled over, German speculators having found that they have gone out of their depth in these stocks.

OIL SHARES GENERALLY QUIET.

Owing, perhaps, partly to the invasion by large Russian companies, the leading shares, which had hitherto been favourites, have been rather dull, *Shell Transports* and *Ural Caspians* marking but a very moderate amount of business. *Spies Petroleum* shares declined on a landslip which occurred at Grozny, putting some of the companies' wells temporarily out of production. *Maikop* shares have been quiet, but prices are maintained, and now that both the *Black Sea Oilfields* and *Maikop Victory* have additional wells to swell the production, it is not improbable that prices may improve. *Maikop Pipe Line* shares, at all events, are cheap, as the company is now earning dividends, and is largely increasing the volume of its business. *Trinidad Oil* shares have been rather quiet, the action of the Consolidated Goldfields still being awaited in connection with the proposed taking over of some of these companies. *Russian General Oilfields* are now being dealt in at about 1¾. More oil companies are being floated, but the prospectuses of some of the more important ones will not see the light of day until September, when a smart revival is looked for.

AMERICANS AND COPPERS KEEPING ONE ANOTHER COMPANY.

The *American* market is now keeping exceedingly close company with the *Copper* market, and the fortunes or misfortunes of the one usually react upon the other. Taking *American Rails* first, everything depends just at present upon the crop position, regarding which latest advices are more encouraging. These are more particularly strong as regards the copper position. This is at present under a partial eclipse, but when the weak operators in the metal and in copper shares on this side have all cleared out, a fresh upward movement is confidently expected. The *Amalgamated Copper* dividend is almost due, but no increase is expected this time. The recent *Anaconda* dividend also proved to be unchanged, but an increase in the distribution is now anticipated next September. Operators have been throwing on the market 8,000 to 10,000 tons of copper and 12,000 to 15,000 *Tintos*, and this has caused the relapse. The absence from America of Mr. D. Read has also played into the hands of the Bears, he being the Bull leader—and the old adage of the cat and the mice having been acted upon.

NIGERIAN TIN SHARES IMPROVE.

The news from Nigeria has been much more encouraging of late, a cablegram having been received by the Rayfield Syndicate, announcing that rains have fallen, and that they have started sluicing two "faces," and sufficient labour is looked for in a fortnight to start two other "faces." This caused *Rayfield Syndicate* to rise ¼, and also to help the rest of the market, as it indicates an increase in the output. An important report has also been made on the *Bauchi* property by an Australian mining engineer of wide experience in alluvial mining. His recommendation is that the property should be worked at a more rapid rate, and that further systematic development should be carried on. In the meantime, the June recovery was 21¾ tons, and the July output is estimated at 18¾ tons. I am still of opinion that such low-priced shares as *Keffi* are promising, especially as there is talk again of the Jemaa lode.

SOUTH AFRICAN MINES REACT—RAND GOLD OUTPUT.

The June output of the Gold Mines in the *Transvaal* was about 25,000 ozs. smaller than that for May, but this is easily explained by the shorter month, while June, moreover, had five Sundays. The daily average was 25,131 ozs., against 25,150 ozs. in May, which was hitherto the record. The total output of the first half of 1912 amounted to £19,297,044 in value, as against £16,889,615 for the corresponding half of 1911, so that the Rand is still progressing. Unfortunately, the market position is not satisfactory, and apparently a few weak accounts will yet have to be closed before leading South African houses support the market again. This also applies to *Rhodesians*, notwithstanding the favourable advices from various leading Gold Mines now in course of active development. When the forced realisations have ceased, this market should go sharply ahead again.

RUBBER SHARES AT THE TURNING POINT?

The question which most operators are now asking is whether *Rubber* shares have at last reached turning point, and whether conditions are not altogether favourable to an improvement. Recent events have knocked "synthetic rubber" on the head for a long time to come, while the bogey of rubber at 2s. 6d. per lb. during 1912 has also been laid. In fact, large quantities of Plantation rubber have already been sold forward for delivery during the whole of 1913 up to 4s. 9d. per lb. The market has professed disappointment with the *Linggi* dividend of 33⅓ per cent., against 42¾ per cent. a year ago. The best selection of shares, to my fancy, would be as follows:—*Anglo-Malay* at 14s. 6d., *Highlands* at 3 13-32 xd, *Kepong* at 12s. 6d., *Selangor* at 1¾, *Patalang* at 1⅝, *Sumatra Para* at 8s. 3d., and *Perak* at 6s. 6d. Of course, under present conditions such shares should only be bought for investment, and from the dividend point of view.

NOTES.

IMPERIAL AND FOREIGN CORPORATION.

This company has soon justified its existence, the first report, down to June 30, showing a balance to the credit of revenue account of £91,127 18s. 5d., out of which it is proposed to write off the preliminary expenses of the Corporation, which amounted to the somewhat large sum of £27,957 12s. 6d., and after payment of a dividend of 7½ per cent. on the ordinary shares to carry forward a balance of £11,506 14s. 5d. The board comprises Mr. Austen Chamberlain, and we hope that when he next becomes Chancellor of the Exchequer he will apply equally sound business principle to the Treasury.

HOMESTEADS, LIMITED.

Having received many enquiries in reference to this concern, we have obtained a copy of the balance-sheet down to December 31st last, from which it would appear that the company is in a sound financial position, although we cannot quite reconcile the statement in the directors' report to the effect that the *net* profit derived during 1911 was £6,307 18s. with the balance shown on the profit and loss account and brought forward to the balance-sheet. Indeed, in the former account, the "net profit for the year" is shown at £1,147 1s. 11d., and this amount is also brought into the balance-sheet.

A KAFFIR MEM.

We have reason to anticipate a move in Jaegers. They are being bought by the right people.

A YANKEE MEM.

Early rises are also probable in Union Pacifics, Readings, Leheigh Valleys, and Steels.

PRUDENTIAL ASSURANCE COMPANY.

We have good reason to believe that the business of this Company continues to fall off, and that one explanation of its frantic efforts in connection with the Insurance Act is its desire to hide up the terrible slump which is occurring in its other departments. Especially in Hull—where Mr. Mashford has been carrying on such a vigorous campaign—the effects of our exposures is being keenly felt, and we believe that the local agents have been offered special terms to encourage them to obtain business. We shall have another "staggerer" ready in a few weeks' time.

THE "PEARL" AND THE ACT.

We are indebted to one of the Pearl superintendents for the following interesting information. He tells us that when the Insurance Act was before Parliament, Mr. Thomas

Neill—then director of the Pearl Company, and now one of the National Health Insurance Commissioners for England—addressing a large gathering of Pearl superintendents at their annual meeting in London, exhorted them to oppose the passing of such a Bill, which "was brought forward in the interests of political tricksters seeking office." And, by the way, was not it Mr. Neill who was largely responsible for the handing over of the London, Edinburgh and Glasgow Insurance Company to the Pearl? And, if so, will he, now that he has "come into his kingdom," give a kindly thought to the hundreds of agents of his old company who have been left stranded as the result of the amalgamation?

A Rising Office.

We have before us a very interesting table of British Fire Companies, showing the annual premiums received, the losses, with the percentages in relation to premium, the expenses and other general information. From this we gather that the Property Insurance Company comes out best in regard to percentages of losses and expenses, whilst the same company stands second in respect of percentages of losses to premiums. Not a bad record.

British India Steam Navigation.

In our issue of July 6th we criticised the prospectus of the British India Steam Navigation Company, and we described the issue as "something to be severely avoided." We understand that the underwriters have been landed with 70 per cent.

NEW ISSUES.

British Maritime Trust.

This company offers for subscription the balance of its share capital, together with a 5 per cent. debenture issue of £500,000. The Trust is, of course, in a remarkably strong financial position, and the issue is sure to be over-subscribed. The only criticism which occurs to us is that the directors apparently propose to take an active part in "Canadian" finance, but we are glad to learn that, in view of the "many projects being thrust upon the market, they realise the need for great care in the selection of companies and properties for investment purposes." We hope the Trust will not be tempted into underwriting any of Canada's wild cat issues which are at present flooding the market.

Tin Trust.

This company evidently intends to be in the coming tin boom, which, with oil, looks like monopolising the autumn markets. It proposes, however, to devote its attention primarily to Malaya, whose output and advantages it contrasts with those of Nigeria. With options covering 2,000 acres, there should be ample scope for judicious selection, and although, of course, it is in the nature of a gamble, we think the directors have been moderate in their estimates of future results.

British North Borneo Company.

An impudent issue of half a million of 4½ per cent. debentures—on the top of a share capital of £2,000,000. We do not see any great future for North Borneo, and the revenue is exceedingly small. By the way, in what form does the quarter of a million of "undivided profit" exist? Where is it?

British and French Trust.

It will certainly not be from lack of opportunity if this company does not do good business. The prospectus teems with properties, claims, etc., the bulk of which have been got together by the indefatigable Mr. Henderson, and we quite expect to see the shares at a substantial premium.

City of Nicolaieff Loan.

British investors are invited to find £646,208 11s. 5d. to improve the tramway service, erect slaughter-houses, etc., on the river Bug! The contractors for the issue are Magniac and Co.—pronounced maniac!

City of Calgary Loan.

This little city, with an "estimated" population of 61,000, also wants our money—for "electric railway and various public works." Just a modest half million, at 4½ per cent! Don't all rush at once.

Mitford (Calgary) Colliery.

Calgary really takes the biscuit! Here is a company, incorporated in Canada last month, asking us to send it £50,000 of debenture money to work an alleged coal-mine "at Mitford, near Cochrane, in the province of Alberta, west of Calgary," and we have dangled before our eyes a "gross profit" of £43,750, *assuming* "a future market of 250,000 per annum, and taking the profit," etc., etc. The issue should be left to Mr. Borden and his friends.

City of Valparaiso Water Board Loan.

Imagine British investors being asked to put a quarter of a million into a scheme for improving the present water supply of the city of Valparaiso, under the Government of Chili! That word, by the way, suggests what we have no doubt will be the character of the reception accorded to the issue.

Queensland Loan.

Of its kind, we suppose this issue of a further £2,000,000 of inscribed stock, being a portion of a £10,000,000 loan, is all right, although it must be borne in mind that the revenues of the Colony are alone liable and that the British Treasury distinctly disclaims all responsibility for either capital or interest.

The Orchestrelle Company.

A very successful concern, and so long as the craze for automatic pianos lasts—and it certainly will not be permanent—likely to continue to earn large profits. Why, however, are the accounts brought down to only June of last year, whilst the freehold and leasehold properties were valued in November?

General Electric Company.

Another sound concern, although we really do not appreciate the necessity for the new capital. Nor can we, for the life of us, understand why the dividend upon the preference shares has been increased from 5 to 6 per cent. By the way, should not the private addresses of the directors be given in the prospectus?

Newfoundland Loan.

No, thank you; 3½ per cent. stock, even though issued at 93, is not good enough—with Newfoundland, especially when not guaranteed by the British Government, who expressly disclaim responsibility for it.

Ceara Tramway, Light and Power Company.

An issue of £250,000 5 per cent. debenture stock for the purpose of superseding the present mule-drawn trams by electricity, and establishing an electric lighting station in the city of Fortalenza! Anybody subscribing to this issue ought to be put under control.

St. Louis, Springfield and Peoria Railroad.

This is an issue of £180,000 5 per cent. gold bonds, "guaranteed by endorsement on each bond, unconditionally as to principal and interest, by the Illinois Traction Company." But who and what are the Illinois Traction Company? It should be borne in mind that the company is registered under the laws of the State of Illinois, and that there is not one English director on the board. It, however, comprises a Mr. MacNutt and a Mr. Zilly, whilst one of the brokers for the issue is Mr. Kitcat! Is it possible that the first syllable of that gentleman's name should have been spelt differently?

Moreni Oil Fields.

Mr. Watson Rutherford, M.P. (of Pure Jamaica fame), has quickly changed his love in regard to oil, having now apparently transferred his affections to Roumania. We notice that Mr. Alfred Rutherford is also on the board and that the solicitors of the company are Messrs. Rutherford. Altogether a happy family party.

Chesham Automobile Supply Company.

An apparently respectable little concern, supplying an undoubted demand in connection with the new motor cab industry. We do not quite like the bank overdraft, and wish to know a little more about "Investments at cost, £10,522 16s." We should also like to know something more about the Portman Market deal. Perhaps Mr. Arthur Cohen or Mr. W. A. Pearce will enlighten us.

British and General Debenture Trust.

This company is formed for the apparent purpose of taking up some mysterious line of Canadian securities, with a few Argentina, Brazilian, Chinese, Japanese, Mexican, Yankee and Internationals "thrown in." Why it should require a board of five English directors and four Canadian ones to nurse these £150,000 nominal of stock is a matter which requires explanation. It would have been better had the full details of the bonds and debentures been published with the prospectus. Such a course might have thrown considerable light upon the issue.

Now Ready, One Shilling Net.

JOHN BULL'S FINANCIAL LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, JOHN BULL, *52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.*

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

STAR LIFE.—POLICY HOLDER.—Apparently you are paying a larger sum for the privilege of participating in profits than you will ever receive under that heading. Send us your policy, and we will advise you further.

IRISH INVESTMENTS.—DOLLY'S BRAE.—Neither of these stocks are quoted on the London Stock Exchange, and from the point of view of marketability it is advisable to put Trust money into stocks which have a free market. Transvaal Three per Cents., at 88¼, would be more suitable for your purpose.

NATIONAL MUTUAL INVESTMENT CORPORATION, LTD., Sicilian House, Sicilian Avenue, London, W.—This concern was formerly at 109, Queen Victoria Street, E.C. The money you have invested with them you will never see again. The offices are in the hands of the Sheriff's officer, and as they have paid no rent there is no possibility of getting anything. The manager's name was Wilkinson, and the principal director, Edward Charles Lovegrove.

CENTRAL OKANAGAN LANDS, LTD.—MOG.—Nothing is known here of this concern, and we should not advise an investment.

ANGLO-BELGIAN.—"JOHN BULL" SHAREHOLDER.—We should not advise you to join the reconstruction. We fear it would only be throwing good money after bad.

SYNTHETIC PRODUCTS.—DUX.—It is a pity you did not follow our advice in the first place. The allotment having been made you are liable for all the calls—*at present*. CAPITAL (London).—If you had read our issue of 6th inst. you would have seen we took a very unfavourable view of this concern. We are afraid it is too late to cancel your application, but there may be other remedies before long.

BALCOBO TIN.—WORKING MINER.—This Company has been waiting for the balance of capital to be subscribed of which now there is a prospect.

CHILIAN NORTHERN RAILWAY.—Apply to Parrs Bank, Bartholomew Lane, E.C., and obtain scrip in exchange for the receipt.

INDIA 3½ PER CENT.—CANNY SCOT.—Now stand at 9¼ and yield £3 16s. 9d., that is the reason why they return more on a fresh purchase. If the £100 3½ per cent. stock can be bought lower than £100 naturally the yield on the capital invested is more. The same applies to London County Council 3 per cent. now standing at 83¾. The Bank was quite right.

COBALT SHARES.—J. C. F. (Cork).—You have bought rather high, but you might wait till you get a small profit. Both mines are doing fairly well.

INDUSTRIAL INVENTIONS.—A. A. N. (Guernsey).—We do not hold a favourable view of this concern and would not advise an investment. Having subscribed for the shares you are bound to pay the calls.

"MODERN MAN."—R. O. W. (Ebbw Vale).—You state you have some shares in this paper and that it has gone bankrupt and the assets have been seized by the Victoria Publishing Co. What else could you have expected?

SHARES (Bradford).—Preference shares receive a preferential dividend before the Ordinary, which rank next, and then the Deferred. Participating Preference shares, after receiving their preference dividend, also participate in the surplus profits with the Ordinary and Deferred. Cumulative Participating Preference shares are such which, in case there should be no preference dividend paid in one year, or only a partial one paid, will still have a claim on such preference distribution, which will accumulate until it is paid. There is nothing in the other kind of share.

OUTSIDE BROKER.—E. H. (Manchester).—The first firm mentioned in your letter has been only established a few years, and we know nothing against them. You are entitled both to the profit and return of your deposit.

MAJOR AND CO., LTD.—G. M. (Masham).—We should advise you not to subscribe for these shares unless you have special information.

JAMES CHADWICK (Ironfounders), LTD.—S. C. (Bolton).—This is a matter for a solicitor, but you might get some information from the bankers by writing them. We have returned the articles and debenture.

LOCAL LOANS.—F. S. (Edgbaston).—It is quite correct that these bonds, together with other "gilt-edged securities," have fallen. The reason is that investors are looking for higher yields. We should advise you to hold. They are a perfectly safe investment.

BONDS.—ACORN.—Chili 5 per cent. bonds are a good investment and so are Dominion Steel and Iron Company 5 per cents. The interest is perfectly safe. In future it would be better to enquire before investing.

ASSOCIATED COUNTY HALLS.—W. W. B. (New Brighton).—There is no market and the concern has apparently been a frost from the commencement.

AIRONAL LIMITED.—J. (Neath).—This Company does not appear in the usual books of reference, and the shares are not marketable. We think it inadvisable for you to connect yourself with this Company, unless you have independent information.

SINGAPORE PLANTING AND PACKING COMPANY.—F. C. (Gosforth).—No reference to this or the Dua Gold Mining Company of Pahang appears in the usual books, and it is impossible to get any further information.

OUTSIDE BROKER.—H. S. (Newport).—The "System Investment Company" appears to be a small bucket shop concern occupying one room over a tobacconist's shop. Have nothing to do with it. The Metropolitan and Counties Investors, Ltd., of Finsbury Court, E.C., will probably suit your purpose.

LONDON AND MANCHESTER INDUSTRIAL ASSURANCE.—W. A. S. (Earlsfield).—What reason is assigned by the Company for not meeting the claim in full? If, at the time the assurance was effected, the proposer was in good health, and no untrue statements were made in the proposal form, the Company, notwithstanding that the assured died after a period extending a little over one year, could not free itself from the obligation to pay over the total sum assured. J. G. (Newcastle).—You say that your mother was induced to insure her sister-in-law, the amount of the assurance being £16 16s. Subsequently the agent called and got her to fill in an assignment form. The sister-in-law died in June last, and instead of the claim being met, all the Company intend to do is to return the premiums paid. You also say that a threat has been made, but you do not mention by whom, that if proceedings are taken she will be fined £50. It is evident from your statement that your mother was misled as regards the validity of the assurance at the time the proposal was made. Instruct a local solicitor to take up the case.

REFUGE ASSURANCE COMPANY.—UNIONIST.—The assurance on the life of your mother is legal, although effected without her knowledge or consent, as you had an insurable interest. You may be able to claim a free policy or obtain a surrender value, but we are not able to speak definitely on either of these points, not having the policy before us. Write the head office, and ask what they are prepared to do for you. A. W. (North Finchley).—We think you could recover the premiums paid. Place the facts before a solicitor. We have returned the policy. ASHTAWE.—You say that a policy was applied for through the solicitation of an agent, and that the superintendent who saw the assured (since deceased) accepted him as a good life. The assured, through his own neglect, having fallen on hard times, was compelled to enter the workhouse, suffering from consumption, and, as you had helped him on several occasions, it was arranged that the policy should be assigned to you, which was accordingly done. The assured died in 1912, and on your making application for the amount of the assurance (namely, £50 and profits), the claim was refused on the ground that material facts were concealed from the Company at the time the assurance was effected; and that the proposal, although purported to be made by the deceased himself for his own benefit, was in fact a proposal for an assurance by yourself. We fail to see that this latter contention is valid, and we presume you were not aware of the statements made in the proposal form by the deceased. In these circumstances, we think the claim would stand. You had therefore better consult a solicitor, and show him our reply to your enquiry.

RAILWAY PASSENGERS' ASSURANCE.—R. C. McG. (Leeds).—The Company was under no obligation to renew your insurance, and we gather that it has already paid seven claims during the six years you have held its policy.

NATIONAL BENEFIT TRUST.—L. E. A. (Eastbourne).—A sound and progressive concern. We know nothing of the other undertaking you mention. W. H. (Hetton-le-Hole).—We have looked into your complaint, and find you were two months in arrear with your payments, and therefore not entitled to participate in the ballot. It is most unfortunate that your subscriptions were not paid to date, but the Company must have due regard to the conditions, which apply to all alike.

PEARL LIFE ASSURANCE CO.—"TESTY TODMORDAN."—You inform us that in May, 1903, your mother insured the life of your father in the sum of £29, payable at death. The policy was effected without the knowledge of your father, but he became aware of its existence in 1909, when he strongly protested against the policy being continued. You say, however, that the Superintendent of the district persuaded him to continue the payment of the premium. You also inform us that you have had your case under the consideration of a local solicitor and he has advised you not to take action, on the ground that the case was doubtful and for other reasons. The Pearl Co. point out that they have been under liability to meet the amount assured since 1903 and decline to return any premiums that have been paid on this policy. At the same time they say "We will carry out our part of the contract at the death of the assured if policy is then in force." All we need say in reply is that a wife has an insurable interest in the life of her husband, provided she is dependent on him for support. It has recently been held that a wife is not entitled to insure her husband in his own name without his consent; she is, however, entitled to insure him in her own name. We think, in all the circumstances, you should accept the advice of your solicitor, and if you do not wish to continue the policy the Company would in all probability pay you a surrender value or issue a fully paid policy for an amount to be determined.

BRITTANNIC INSURANCE CO.—A. J. P. (Cwmfelin).—In the case you mention there is probably an absence of insurable interest, and in that event the policy is voidable and the premiums could be recovered. Consult a local solicitor as to your position. S. E. K. (Stourbridge).—You have an insurable interest in the lives of your parents provided you have a *bona-fide* expectation that you would incur expenses in connection with the death or funeral or either of them and the sum assured is not unreasonable for the purpose of covering those expenses. The question is what reason prompted you to effect these assurances without your parents' consent. The Act provides that such policies shall insure for the benefit of the person for whose benefit it was effected. It is always better in such cases where doubt exists to surrender the policy, if a surrender is available, or in the alternative to accept a paid-up policy. Write the Company and ask what offer, if any, they are prepared to make in relation to the two policies you now hold. F. J. (Sutton-in-Ashfield).—You say that you hold policies on the lives of father and mother and that their signatures to the proposal forms were placed there without their knowledge or consent. If this can be proved, and the facts are as stated, the policies are illegal and the premiums recoverable. We return the correspondence in order that you may consult a local solicitor.

GENERAL ACCIDENT.—N. W. (Cannock).—This Company is soundly established, and well equipped financially to meet any claim that might arise under the Workmen's Compensation Act. We should recommend you, however, before insuring the 200 men in your employ, to obtain quotations from other companies of repute, such as the Commercial Union Assurance Company, Cornhill, E.C.; Employers' Liability, Hamilton House, Victoria Embankment, E.C.; London Guarantee and Accident, 42, New Broad Street, E.C.; London and Lancashire, 76, King William Street, E.C.

PRUDENTIAL ASSURANCE CO.—C. C. C. (Newport).—In the circumstances the policies could not be assigned to the son's wife. If the assured died the husband would be the claimant. The third policy is illegal and the premiums paid recoverable. T. T. (Coventry).—We still think that the premiums are recoverable. A. E. M. (Ashton-in-Makerfield).—Write to the Chief Office. G. W. V. (Brighton).—If the policy is on your own life, the Company cannot legally pay the bonus surrender value to your wife. ONCE A FLAT (Catford).—You could obtain a free policy for about £18 10s. if you have paid eleven years. This amount would be payable at your death or at the end of thirty years. N. D. (Battersea).—You are under no obligation to pay on the new policy. The free policy would stand good. S. B. (Rochester).—Your father's and mother's policies are illegal, and the premiums paid are recoverable. H. C. R. (Newport).—They could not be assigned to the son's wife. M. C. (Maidstone).—Your case appears to be a very hard one, but we cannot help you. The surrender value given was according to the scale. PROPELLER (Hamilton).—You will be quite safe in taking a paid-up policy. If you want the cash, it would be the best plan to adopt. E. J. F. (Walworth).—The policies are valid.

(We are obliged to hold over a large number of replies.)

It is requested that all letters sent us relating to the validity of policies held in Industrial Assurance Co.'s should be marked on the envelope "Industrial." Owing to the thousands of enquiries which have been received, some little delay in dealing with them is unavoidable, but every endeavour is being made to expedite matters.

POOK BROS. & COMPANY, LIMITED.

1, Metal Exchange Buildings, London, E.C.

BUY, FINANCE, AND PROMOTE

Estates, Plantations, Metalliferous, Oil and Industrial Concerns, IN ANY PART OF THE WORLD.

Fixed and moderate inclusive fees for conversion of Private Businesses under THE COMPANIES (CONSOLIDATION) ACT, 1908.

Communications Absolutely Confidential.

No holiday complete without JOHN BULL'S SUMMER ANNUAL.

IMPERIAL & FOREIGN CORPORATION, LIMITED.

DIRECTORS.

THE RIGHT HON. LORD BALFOUR OF BURLEIGH, K.T., G.C.M.G., *Chairman.*

THE RIGHT HON. AUSTEN CHAMBERLAIN, M.P.
J. D. ALEXANDER.
IAN HEATHCOAT AMORY, J.P.
G. BENENSON.
A. H. S. CRIPPS.
J. S. HARMOOD BANNER, M.P.
E. FONTAINE DE LAVELEYE.
H. RIMINGTON WILSON.

HERBERT GUEDALLA, *Managing Director.*

BANKERS.

LLOYDS BANK, LIMITED.
COUTTS & CO.
THE BANK OF SCOTLAND.
BOULTON BROTHERS & CO.

REPORT

Of the Directors to be presented to the Shareholders at the Ordinary General Meeting to be held at Winchester House, Old Broad Street, in the City of London, on Friday, the Nineteenth day of July, 1912, at Twelve o'clock noon.

The Directors submit herewith Balance Sheet as at 30th June, 1912, together with Revenue Account for the period from 18th May, 1911, to 30th June, 1912.

The Income from Investments, Commissions, etc., amounted to £106,658 10s. 9d., and after meeting expenses of administration there is a balance to the credit of Revenue Account of £91,127 18s. 5d. The Directors have decided to write off the whole of the Preliminary Expenses of the Corporation, viz.:— £27,957 12 6
and they recommend that the balance should be appropriated as follows:—

Interim Dividend at rate of 5 per cent. per annum to December 31st, 1911 (subject to Income Tax)	21,663 11 6
Dividend on Preference Shares to June 30th, 1912 (subject to Income Tax).. ..	11,250 0 0
Dividend on Ordinary Shares to June 30th, 1912, at rate of 7½ per cent. per annum (subject to Income Tax)	18,750 0 0
Balance carried forward	11,506 14 5
	£91,127 18 5

Nothing has been included in the above profits on account of the Corporation's investment in the Russian and English Bank, owing to the fact that the accounts for the first financial year at the Bank will be taken as at 31st December next.

In the opinion of the Board the Investments of the Corporation exceed in value the price at which they are taken in the Balance Sheet.

In accordance with the Articles of Association, Lord Balfour of Burleigh, Mr. J. D. Alexander and Mr. G. Benenson retire from office by rotation and, being eligible, offer themselves for re-election.

The Auditors, Messrs. Deloitte, Plender, Griffiths & Co., who retire, also offer themselves for re-election.

By Order of the Board,
HAROLD E. CARTER, *Secretary.*

London, 10*th July*, 1912.

IMPERIAL AND FOREIGN CORPORATION, LIMITED.

Dr. **BALANCE SHEET, 30th June, 1912.** *Cr.*

	£ s. d.	£ s. d.
To Capital Authorised and Issued:—		
500,000 4½ per Cent. Cumulative Preference Shares of £1 each, fully paid	500,000 0 0	
500,000 Ordinary Shares of £1 each, fully paid	500,000 0 0	
		1,000,000 0 0
„ Sundry Creditors		4,002 13 0
„ Liability in respect of Instalments payable and calls made but not yet due (*per contra*)..		5,136 5 0
„ Revenue Account:—		
Balance as below	£91,127 18 5	
Less Interim Dividend paid 15th January, 1912 .. £21,663 11 6		
Preliminary Expenses written off 27,957 12 6		
	49,621 4 0	
		41,506 14 5
		£1,050,645 12 5

	£ s. d.	£ s. d.
By Investments, including holding in Russian and English Bank		674,559 10 0
„ Office Furniture and Fittings	1,578 7 3	
Less Depreciation	157 16 8	
		1,420 10 7
„ Sundry Debtors		4,258 0 0
„ Instalments payable and calls made but not yet due (*per contra*)		5,136 5 0
„ Advances and Short Loans against Security ..		161,500 0 0
„ Cash at Bankers, on Deposit and in hand ..		203,771 6 10
		£1,050,645 12 5

Dr. **REVENUE ACCOUNT for the period from 18th May, 1911, to 30th June, 1912.** *Cr.*

	£ s. d.
To Rent, Office and General Expenses, Salaries (including Managing Director's Remuneration), &c., *less* amounts received from other Companies	6,973 0 3
„ Directors' Remuneration	3,320 9 3
„ Income Tax paid and reserved	3,079 6 2
„ Depreciation of Office Furniture	157 16 8
„ Balance	91,127 18 5
	£106,658 10 9

	£ s. d.
By Commissions, Interest, &c., less amount written off investments	106,563 6 9
„ Transfer Fees..	95 4 0
	£106,658 10 9

BALFOUR OF BURLEIGH, *Chairman.*
HERBERT GUEDALLA, *Managing Director.*

10*th July*, 1912.

To the Shareholders of the
IMPERIAL AND FOREIGN CORPORATION, LIMITED.

We have audited the above Balance Sheet dated 30th June, 1912, and have obtained all the information and explanations we have required.

The Securities which have published values on the London Stock Exchange are taken at the middle prices of the 29th June, 1912, aggregating £223,879 2s. The remaining investments, amounting to £450,680 8s., are taken at cost.

With these remarks, the above Balance Sheet is in our opinion properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Corporation.

DELOITTE, PLENDER, GRIFFITHS & CO.,
Chartered Accountants *Auditors.*

5, LONDON WALL BUILDINGS, E.C.
10*th July*, 1912.

A Prospectus has been filed with the Registrar of Joint Stock Companies which states *inter alia*, that the SUBSCRIPTION LIST IS NOW OPEN, and will CLOSE on or before THURSDAY, the 18th July, 1912.

BRITISH MARITIME TRUST, LIMITED.

(Incorporated under the Companies Acts, 1862 to 1886.)

Share Capital - £1,000,000,

Divided into

200,000 Shares of £5 each, of which 165,000 have been issued and are fully paid.

Subscriptions are now invited for the remaining

35,000 Shares of £5 each, at a Premium of 5s. per Share.

ALSO FOR

£500,000 Five per Cent. First Debentures of £100 each at Par, Redeemable at £105 per £100 Debenture.

Payable as under:—	Shares.	Debentures.
On Application	10s. per Share	£10 per cent.
On Allotment	10s. "	£10 "
On 1st October, 1912	£4 5s. "	£80 "
	£5 5s.	£100

The Shares will be entitled to the Interim Dividend for the full six months to the 31st December, 1912, payable on the 1st January, 1913.

The Debenture interest will be paid half-yearly on each 1st July and 1st January. A full six months' interest to the 31st December, 1912, will be paid to each holder on the 1st January, 1913.

Each holder of the Debentures will have the specially favourable option of exchanging the whole or any part of his or her holding of Debentures for Shares, on the basis of the par value of both securities, at any time up to 31st December 1914.

(Applications have already been received for 21,500 Shares and £220,000 Debentures, and these will be allotted in full on the terms of this Prospectus. Applications received from the present Shareholders and the former Debenture Holders of the Trust and from the Shareholders of Furness, Withy and Company, Limited, will receive special consideration.)

TRUSTEES FOR THE DEBENTURE-HOLDERS:

Sir JOHN S. BARWICK, Bart., Colliery Proprietor, Sunderland.
Sir JONATHAN E. BACKHOUSE, Bart., Banker, Darlington.
C. W. MITCALFE DALE, Banker, Newcastle-on-Tyne.

DIRECTORS:

*The Right Hon. LORD FURNESS, 21, Grosvenor Square, London, W. (Chairman).
*STEPHEN WILSON FURNESS, M.P., Baltic Chambers, West Hartlepool.
*FREDERICK WILLIAM LEWIS, Furness House, Billiter Street, London, E.C.
*ROBERT EMBLETON BURNETT, Furness House, Billiter Street, London, E.C.
*JOHN ERNEST FURNESS, Furness Building, Halifax, Nova Scotia.
ROBERT BURDON STOKER, 108, Deansgate, Manchester, Managing Director of Manchester Liners, Limited.
HERBERT BALLARD, 36, Lime Street, London, E.C., Director of London and Provincial Marine and General Insurance Company, Limited.
*Directors of Furness, Withy and Company, Limited.

CANADIAN DEPARTMENT:

Canadian Manager: John Russell Binning, 44, St. François Xavier Street, Montreal, Shipowner.
Consulting Adviser in Canada: Wm. Molson Macpherson, Quebec (President of the Molsons Bank).
Consulting Adviser in London: Claude G. Bryan, late of Toronto.
Solicitors: McGibbon, Casgrain, Mitchell & Casgrain, Montreal.

SECRETARY AND REGISTERED OFFICE:

ALFRED CHARLES KENWAY, 21, Billiter Street, London, E.C.

BANKERS:

THE NATIONAL PROVINCIAL BANK OF ENGLAND, LIMITED, 15, Bishopsgate, London, E.C., and Branches.
THE NATIONAL BANK OF SCOTLAND, LIMITED, 37, Nicholas Lane, London, E.C., Head Office, Edinburgh, and Branches.
THE NATIONAL BANK, LIMITED, 13, Old Broad Street, London, E.C., and Branches in Ireland.
THE NORTH-EASTERN BANKING COMPANY, LIMITED, 22, Grey Street, Newcastle-on-Tyne, and Branches.

SOLICITORS:

WILLIAM A. CRUMP & SON, 17, Leadenhall Street, London, E.C.

AUDITORS:

BASIL L. DENTON & COMPANY, Chartered Accountants, London and West Hartlepool.

The Debentures will be redeemed at the rate of £20,000 per annum, commencing the 1st July, 1917, by drawings at £105, or by purchase at or below that price.

ABRIDGED PROSPECTUS.

This Company was originally established in 1898 for the purpose of carrying on such business as is ordinarily transacted by a Trust and Mortgage Company. In 1896 Furness, Withy & Company, Limited, acquiring a controlling interest in the undertaking, and in the following year, with the approval of the Board of Trade, the name was changed from the British Maritime Mortgage Trust, Limited, to the British Maritime Trust, Limited.

The business of the Trust is of the broadest character, and in the geographical distribution of its capital it takes specially into account the prospects of continuity in earning power. The Trust provides the investing public with a means whereby capital may be so placed as to yield a regular and reliable income. The Directors, through long commercial and financial experience, have an intimate and practical knowledge of securities of every kind, and exercise the utmost care in their selection, spreading the capital at their disposal over a wide range of approved undertakings.

DIVIDENDS.—The soundness of the business done by the Trust is proved by the steadiness of the earnings. During the past twelve years, in addition to regular half-yearly dividends at the rate of 5 per cent. per annum, bonuses totalling 12½ per cent. have been distributed, giving an average yearly return of over 6 per cent.

A previous issue of Debentures, bearing interest at 4 per cent., was made by the Trust in 1906, being for £250,000 at par, but the object in view being attained, they were paid off in 1909 at a premium of 5 per cent., and there are now no Debentures or other similar charges ranking against the Trust's property.

CANADIAN DEVELOPMENTS IN ASSOCIATION WITH FURNESS, WITHY & COMPANY, LIMITED.—As the vast developments in Canada have led to a large demand for capital, the Board has been directing its attention for some time past to the Dominion as a promising field for extending the business of the Trust. Through its association with Furness, Withy and Company, Limited, the Trust commands an excellent Canadian organisation of long standing in touch with projected enterprises of every kind, and in a position to gain at first hand all essential information relating thereto, thereby ensuring prudent selections for investment.

PROFITS, ASSETS, AND SECURITY.—The profits for the year ended 31st December, 1911, were £81,095 4s. 9d., and with £10,603 15s. 4d. brought into account from the previous year, there was a net disposable balance of £76,191 12s. 4d. The assets at such date stood at £1,231,313 1s. 5d., to which must be added the amount of the present issue, viz., £683,750, making £1,915,063 1s. 5d., or more than three times the amount of the £500,000 Debentures now offered, and which will be secured by a Trust Deed.

The Directors have decided to make the present issue mainly to take advantage of desirable Canadian business already arranged for and the additional business for which negotiations are pending.

A contract has been entered into whereby the subscription of the £500,000 Five per Cent. First Debentures now offered is guaranteed for an underwriting commission of 3 per cent.

The Trust will pay a brokerage of 1s. per share and 10s. per £100 Debenture allotted on applications from the public bearing the names of brokers or approved agents.

Prints of the Memorandum and Articles of Association of the Trust, of the proposed Debenture Trust Deed, copies of the contracts, particulars of which are specified in the full Prospectus, and copy of the last balance-sheet of the Richelieu and Ontario Navigation Company of Canada, may be inspected at the offices of the Trust's Solicitors in London at any time between the hours of 10 a.m. and 4 p.m. on any day whilst the lists are open.

Applications should be made upon the forms accompanying the full Prospectus, and sent to the Trust's bankers, together with a remittance for the amount payable on application.

Where no allotment is made the amount deposited on application will be returned in full. If the amount allotted is less than that applied for, the surplus will be credited in reduction of the payment on allotment, and any excess will be returned to the applicant.

Failure to pay any instalment when due will render previous payments liable to forfeiture.

Special consideration in the allotment will be extended to Shareholders and former Debenture-holders of the British Maritime Trust, Limited, and Shareholders of Furness, Withy and Company, Limited.

Application will be made in due course to the Committee of the London Stock Exchange for a settlement and official quotation for the Debentures now offered.

Full Prospectuses (upon the terms of which applications will alone be received) and Forms of Application can be obtained at the Registered Office of the Trust; of their Solicitors and Bankers; and at the Offices of Furness, Withy and Company, Limited, at West Hartlepool, London, Newcastle-on-Tyne, and Cardiff respectively.

Lists close on or before Thursday, 18th July, London; Friday, 19th July, Country; Saturday, 20th July, Foreign.

The Malayan properties under offer to this Trust (one of which adjoins a portion of Tekka Mines, Limited) have been specially examined and most favourably reported on by:—

Mr. ROBT. W. PERRY, Manager of Changkat Kinta Mine, Perak, F.M.S.
Mr. H. S. MARTIN, Mining and Consulting Engineer, Ipoh, F.M.S.
Mr. J. P. ROWE, Late Manager of the Tronoh Mines, Ltd.

These Reports are supplemented by a series of interesting and important letters and documents relating to the properties from Dr. R. M. CONNOLLY, of Ipoh, Perak, F.M.S.

The Reports, Correspondence, etc., have all been submitted to Mr. WM. THOMAS, M.I.M.M., Consulting Mining Engineer, Camborne, Cornwall, who, after a careful examination, states in his Report:—"My conclusion is that the alluvial proposition (Province of Perak) is a thoroughly reliable property, and I advise you to secure it."

TIN TRUST, Limited.

CAPITAL - - - £100,000

DIVIDED INTO 100,000 SHARES OF £1 EACH.

OFFER OF 50,000 SHARES FOR PUBLIC SUBSCRIPTION AT PAR.

Payable—1s. 0d. on Application.
4s. 0d. on Allotment.
5s. 0d. One Month after Allotment.
10s. 0d.

The balance of 10s. per Share will be called up as required at intervals of not less than one month.

DIRECTORS.—WILLIAM THOMAS, M.I.M.M. (*Camborne, Cornwall*); COLONEL ROBERT D'ESTERRE SPOTTISWOODE (26A, *North Audley Street, W., late 10th Hussars*); LEWIS EVANS (*of Lewis Evans and Huddart, 96, Leadenhall Street, E.C., Director of Thwaites Bros., Ltd., Bradford, Yorks, Engineers*); WALTER NORFOLK (*Merchant, 39, Lombard Street, E.C., Chairman Doloh Rubber Estates (Sumatra), Ltd.*); C. WEEDING SKINNER, J.P. (*Theydon Bois, Essex, Chairman Rotterdam-Deli Heven, Ltd., Late Deputy-Chairman London, Edinburgh and Glasgow Insurance Co., Ltd.*). *BANKERS.*—THE CAPITAL AND COUNTIES BANK, LTD. (35, *Queen Victoria Street, London, E.C.*), AND BRANCHES; CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA (38, *Bishopsgate, London, E.C.*). *LOCAL DIRECTORS, F.M.S.*—R. M. CONNOLLY (*Ipoh*); CHEAH KEE EE (*Merchant, Perak*). *BANKERS, F.M.S.*—BRANCH: CHARTERED BANK OF INDIA, AUSTRALIA AND CHINA (*Ipoh*). *CONSULTING ENGINEERS, F.M.S.*—NUTTER AND PEARSE (*Ipoh*). *CONSULTING MINING ENGINEER* (*England*).—J. P. ROWE (*Selangor, St. Just*) (*late Manager Tronoh Mines, Ltd.*). *AUDITORS.*—MELLORS, BASDEN AND CO., *Chartered Accountants* (33, *St. Swithin's Lane, London, E.C., and Nottingham*). *SOLICITOR.*—CECIL ADLER (2, *Throgmorton Avenue, E.C.*). *STOCK AND SHARE BROKERS.*—London: G. H. and A. M. JAY (17, *Old Broad Street, E.C., and Stock Exchange*); Camborne: WILLIAM BOND (late T. Negus). *SECRETARY AND OFFICES* (*pro tem.*).—W. P. SMITH, 9-11, *Fenchurch Avenue, E.C.* *AUDITOR, F.M.S.*—A. C. J. TOWERS, F.L.A.A. (*Secretary to the Chamber of Mines, F.M.S.*). *SOLICITORS, F.M.S.*—LOGAN AND ROSS (*Penang and Ipoh*). *STOCK BROKERS, F.M.S.*—MAY AND GARLAND (*Ipoh*). *OFFICES, F.M.S.*—KINTA HOUSE, IPOH, F.M.S.

ABRIDGED STATEMENT.

The primary object of the Directors will be to deal with the funds of the Company in the most advantageous way in relation to Tin Properties and Propositions, and while no contracts have been entered into in relation to any properties, the Directors have the right to further consider and, if they deem desirable, deal with the Propositions, the particulars of which are set out in the full Statement.

The Directors believe that the nature of these properties is such that the operations of the Trust arising out of the formation of Companies—whether the Trust works them as a Parent Company or takes part in their flotation—should be sufficient to assure the Trust a permanent and satisfactory return on the capital now offered for subscription.

They do not feel privileged to set out in a public document the terms of purchase of properties and interests over which they have been granted favourable options. Nevertheless, they feel justified in stating that the terms of acquisition are such as to be well within this first issue of capital, including, as they do, the right to satisfy a large portion of the purchase price in shares.

It is common knowledge that Malaya is producing, and has produced for many years past, one-half the world's total supply of Tin, and there is no prospect of any new Tin-field competing with it in this premier position. As an example: Malaya produced between 45,000 and 50,000 tons of Tin during 1911; the total production from the Nigerian fields—as set out in an article which appeared in the *Times* under date 12th March, 1912—was only about 1,295 tons of metallic Tin for the same period.

Many features of interest surround the production of Tin in Malaya. At least nine-tenths of it is alluvial, and at least nine-tenths of it is produced by Chinese owners with Chinese coolies, and there are many owners who have amassed immense fortunes.

A Tin-field producing an output of Tin realising yearly nearly £9,000,000 sterling at to-day's metal prices, the sources of supply of £7,000,000 or £8,000,000 of which is in the hands of Chinese, must present for the employment of the capital of a Trust one of the most advantageous fields that can be found in any part of the world.

Numerous instances may be given to illustrate the remarkable success which has followed the acquisition of properties in the tin-bearing districts of the Malay Peninsula which are being operated by English Companies, and which are similar to those now under offer to this Trust:—

			Prices and June Settlement.
Gopeng ..	Nom. Capital £200,000 in £1 shares,	£3 12 6 ..	say 262½% prem.
Kinta ..	" £60,000 " £1 "	£2 10 7½ ..	" 106[illegible]% "
New Gopeng	" £40,000 " £1 "	£2 17 6 ..	" 187[illegible]% "
Tekka ..	" £[illegible]00,000 " £1 "	£3 3 9 ..	" 21[illegible]% "
Tronoh ..	" £160,000 " £1 "	£3 14 4½ ..	" 273[illegible]% "

There are other Fields that the Directors believe may afford profitable opportunities for the employment of a portion of the Trust's capital, either by assisting in the promotion of Companies, advances under security at remunerative rates, participating in underwriting of sound issues, and the many other outlets which a Board, having experience in connection with the Tin-fields, may command.

The nominal capital, and the first issue thereof, have been kept at a small figure, the Directors believing that a prosperous business of this nature is more likely to result from moderate and sound beginnings, and the capital can always be increased by the vote of the Shareholders.

From a perusal of the documents referred to at the head of this Prospectus, it will be gathered that the Alluvial Mine (which is fully equipped with plant, etc., to the value of about £15,000) is producing very satisfactory profits at the present moment, which may now be doubled or trebled—on the figures set out in Mr. Perry's report—by the additional water rights referred to, and as set out in Dr. Connolly's table of the 11th April, and letters.

The Directors believe, therefore, in the event of their taking up the property, that it is safe to rely on a profit of £20,000 per annum therefrom at only a trifling additional expenditure on the present plant, and such profits should alone show over 30 per cent. per annum dividend on the total issued capital of the Trust, practically from the first day that the property was entertained, and the areas are so large that the Trust would be able to form at least four subsidiary Companies.

No promotion profits are payable in respect of this issue. After payment of preliminary expenses, all the proceeds of the present issue will be available for working capital, and by reason of arrangements made for the conduct of the business, the Trust will start with a liability that should not exceed £500 per annum for its London expenses, such as Directors' fees, Auditors' fees, Managers, Secretary, Clerks' salaries, and Rent.

Arrangements have been made with the Auditors, by which they have agreed to make a monthly inspection of the transactions carried out by the Trust.

Many of the Malay Companies have only one to two hundred acres each. The area of the properties under offer to the Tin Trust, covering, as it does, over 2,000 acres, is so large that the Directors consider it a conservative estimate, should they acquire them, to forebode dividing the acreage, as working proceeds, into at least four subsidiary companies, and the Tin Trust should realise £10,000 net profit from each, and retain some valuable interest in shares.

FORM OF APPLICATION FOR SHARES.

To the Directors of TIN TRUST, LIMITED.

GENTLEMEN,

Having paid to the Company's Bankers the sum of £.............., being a deposit of 1s. per Share payable on application for .... Shares of £1 each in the above Company, I hereby apply for and request you to allot me that number of Shares, and I hereby agree to accept the same or any less number that may be allotted to me, upon the terms of the Company's Prospectus filed with the Registrar of Joint Stock Companies, and the Memorandum and Articles of Association of the Company, and I authorise you to place my name on the Register of Members of the Company as the holder of such Shares so allotted to me, and I further agree to pay to the Company the further sum of 4s. per Share on Allotment in respect of any Shares so allotted, and the balance of 15s. per Share as provided by the said Prospectus.

PLEASE WRITE DISTINCTLY.

Name (in full) ....
Usual Signature ....
Address ....
Description ....
Date..............................1912.

TIN TRUST, LIMITED.

(Incorporated under the Companies (Consolidation) Act, 1908.)

Bankers' Receipt for Application Moneys.

No................... ....1912.

RECEIVED of .... *the sum of* .... *Pounds* .... *Shillings and* .... *Pence, being the amount paid on application for* .... *Shares of £1 each in the above Company.*

For .... *(Bankers.)* .... *Cashier.*

£

(This Receipt should be preserved to exchange for Share Certificate.)

IN THE BARBER'S CHAIR.

[Being Conversations in a Barber's Shop, overheard by our Reporter.]

CAPTAIN CRAIG, M.P.

Goo' mornin', sir; nismornin' this mornin'. Quite a touch o' Summer. 'Air cut? Yessir. . . . . Short in the neck? . . . Very good, sir. My 'air is a *h*asset, an' would get me a job ennywares. But it's the same in pretty nearly *h*every trade, sir—we all 'as to put up with somethink we don't like. Even Members o' Parliament, wot draw their four 'undred a yer fur doin' nex' to nothink, I dessay don't find the game orl 'unny. Look at *H*asquith—'e's gotter toe the line. Look at Lloyd George—'e's got the dermestic servants on 'is track. Look at McKenna—'e's bein' worried to death with suffragettses. An' look at Carson an' Capting Craig—their game's being spoilt by the Unionist workmen in Belfast. . . . Yessir; you must 'ave 'eard erbout it. Shockin' goin's on. Persecutin' the Roming Carthlicks, drivin' 'em from their work, knockin' 'em erbout, smashin' winders, and playin' the dooce generally. It's a bad thing for the Unionist cause, sir, that it is; an' must make Capting Craig fair wild. . . . Why? . . . Why, don't chew see, sir? One o' the Capting's strongest argyments in the 'Ouse agin 'Ome Rule wos that it would give the Irish Carthlicks the charnce to start their persecutin' tricks agin—that the Protestant minority wouldn't be able to call their souls an' their lives their own. An' lots o' people believed 'im. Insteader w'ich, 'ere we 'ave the Protestants persecutin' the Roming Carthlicks before the 'Ome Rule Bill 'as parsed the second readin'! . . . Course, Capting Craig's responsible, reely. . . . Why? . . . Well, ain't 'e bin *h*advocatin' rebellion in Ulster, and 'asn't 'e bin avin' men drilled ready for fightin'? Course 'e 'as. An' the consequences is, the

Belfast Protestants 'ave lorst their 'eads and 'ave started the game afore the wissle's bin blowd. . . . Shall I singe yore 'air, sir? . . . Very good, sir. . . . Yessir, it *do* give the 'air an unpleasant look fur a bit. . . . Anyhow, sir, it'll give the English Unionists—them wot ain't quite dotty on the question—a narsty feelin'. It's took the wind outer their sails, soterspeak. They carn't tork erbout Carthlick persecution now. If they do, people'll say, "Wot erbout the Protestant persecution wot's goin' on now? You're a bloomin' pot callin' the blinkin' kettle black." Thet's wot they'll say, sir; an' quite right, too. . . . I don't believe in religious persecution meself, sir. . . . keep religion outer politics, I say, an' let *h*every man believe wot 'e likes. Chaps like Capting Craig, an' Sir Edward Carson, wot stir up religious strife in the name o' patriotism, oughter be poleaxed. . . . Thet's my opinion. . . . We've 'ad quite enuff o' thet in the parst. . . . Oh, yes; I've read a bit of 'istory, an' as fur as I kin see nearly orl the fightin' wot's 'appened in the parst 'as bin through religion—or wot they've called religion, enny'ow. . . . Brilliantine, sir? . . . Yessir; thank you, sir. . . . If Capting Craig's got enny *h*influence in Belfast, 'e'll put a stop to wot's goin' on. If 'e don't, 'is cause—w'ich I s'pose, is the cause of the loyal Orange party—'ll suffer, take my word fur it. . . . Pay in the shop, sir, please. . . .

"THE SIN OF SILENCE."—The August MAGAZINE OF FICTION, now on sale at Bookstalls and Bookshops, price threepence contains the long original novel, "The Sin of Silence," and ten other original stories.

No part of this Issue has been or will be Underwritten.

The SUBSCRIPTION LIST will CLOSE on or before WEDNESDAY, the 17th July, 1912, for London, and on or before FRIDAY, the 19th July, 1912, for the Country and Abroad.

BRITISH AND FRENCH TRUST,

LIMITED.

Incorporated under the Companies (Consolidation) Act, 1908.

CAPITAL - - £902,000

In 900,000 Ordinary Shares of £1 each, and 2,000 Deferred Shares of £1 each, of which

440,000 Ordinary Shares are now offered for subscription at par, payable—

2/6 per share on Application, 7/6 per Share on Allotment, and the balance in Calls of 5/- each as required.

300,000 Ordinary Shares are held in reserve.

Every original Allottee of Ordinary Shares will receive an Option Certificate entitling the holder to apply for, and receive an allotment of one Share for every two original Shares held, at the price of £2 per Share, at any time prior to 30th June, 1914. The Deferred Shares only rank for dividend after 10 per cent. has been paid on the Ordinary Shares. Any surplus profits, distributable by way of dividend, after paying 10 per cent. on the Ordinary Shares, are payable as to 87½ per cent. to the Ordinary Shares and as to 12½ per cent. to the Deferred Shares. In a distribution of assets the surplus assets, after repayment of all paid-up capital and after an additional payment of 10 per cent. on the capital paid up on the Ordinary Shares, are devisible as to 87½ per cent. to the Ordinary Shares and as to 12½ per cent. to the Deferred Shares.

DIRECTORS.

Sir JAMES HEATH, Bart., J.P., Ironmaster and Colliery Proprietor, 34, Wilton Crescent, London, S.W.
EDWARD JONAS BROOK, Director Glasgow and South-Western Railway, Holdam Castle, Dumfriesshire.
JOSEPH BANKS HILLIARD, Director Scottish Gympie Gold Mines, Ltd., 157, Hope Street, Glasgow.
JOHN CROSBIE AITKEN HENDERSON, South African Merchant, 9, Bishopsgate, London, E.C., and Johannesburg.

BANKERS.

THE LONDON CITY and MIDLAND BANK, Limited. Head Office Threadneedle Street, London, E.C., and Branches.
THE COMMERCIAL BANK of SCOTLAND, Limited, 62, Lombard Street, London, E.C., Head Office, Edinburgh, and Branches in Scotland.
AFRICAN BANKING CORPORATION, Limited, 63, London Wall, London, E.C.

BROKERS.

WILLIAM H. HART, and Co., 28, Old Broad Street, London, E.C.

SOLICITORS.

For the Company: DONALD McMILLAN and MOTT, 11, Clement's Lane, London, E.C.
For the Vendors: MAXWELL and DAMPNEY, 52, Bishopsgate, London, E.C.

AUDITORS.

GEORGE A. TOUCHE, and Co., Basildon House, Moorgate Street, London, E.C.

SECRETARY AND REGISTERED OFFICES.

WM. LARNACH, 9, Bishopsgate, London, E.C.

PARIS AGENTS.

COMPTOIR INTERNATIONAL, Limited, 69bis, Rue de la Victoire.

ABRIDGED PROSPECTUS.

The Trust has been formed to carry out the objects set forth in the Memorandum of Association, and more particularly to acquire, develop, and otherwise deal with various properties and interests in South Africa, the West Coast of Africa, Europe, and elsewhere.

The statements following show the scope of the Trust's interests in properties to be of a varied character, comprising large areas of Mining Claims, Pastoral and Agricultural Lands, known to contain deposits of Gold, Tin, Coal, Iron, Manganese, Asbestos, Copper, and other Minerals, of which about 68,000 acres are Freehold (quit-rent) in the Transvaal, carrying surface rights and the valuable mineral rights conferred on owners by the Transvaal law. There is also the important

TOWNSHIP OF TRICHARD.

IRON DEPOSITS AND THEIR VALUE

Special importance is attached by the Directors to the Iron Lands where High Grade Hematite Iron Ore outcrops and is interbedded in the Coal measures.

The Vendors state that the South African properties alone have cost upwards of £270,000.

The Trust, therefore, from its inception, becomes possessed of substantial assets.

POLICY.

The Board proposes at once to actively proceed with the development and realisation of the valuable properties to be acquired. It is intended where necessary to carry out such further surveys, prospecting, and development works as will establish the full value of the properties and to dispose of them to subsidiary Companies or otherwise turn them to profitable account. The policy of the Directors will be to promote rapid realisation by avoiding the over-capitalisation of the subsidiary companies and to give shareholders in this Company, where practicable, preferential right of subscription.

The Company will pay a brokerage at the rate of 6d. per Share on Shares allotted to the public on Applications identified as coming through any approved Broker or Agent.

Copies of the full Prospectus, upon the terms of which alone applications will be received, and forms of Application for Shares can be obtained from the Company's Bankers and Solicitors and at the Offices of the Company.

Dated, London, 12th July, 1912.

THE KINEMACOLOR de FRANCE LIMITED.

This Company is about to be incorporated with a capital of £120,000, divided into 100,000 Preferred Ordinary Shares of £1 each and 20,000 Deferred Ordinary Shares of £1 each.

The Preferred Ordinary shares will carry the right to a fixed non-cumulative preferential dividend at the rate of 15 per cent. per annum and a further right, subject to the share of the profits payable to the Directors, to one-half of the remaining divisible profits of the Company, the other half being divisible among the Deferred Ordinary Shareholders. The Preferred Ordinary Shares will also be preferential as to capital, and after repayment of the capital paid up on the Deferred Ordinary Shares, will be entitled to one-half of the balance of the surplus assets, the other half being divisible amongst the holders of the Deferred Ordinary Shares.

The public issue will consist of 66,000 Preferred Ordinary Shares of £1 each, and the prospectus is expected to be out about the end of the present week.

The directors will be Mr. Charles Urban, 89-91, Wardour Street, London, S.W. (Managing Director of Scala Kinemacolor, Ltd., and of the Natural Colour Kinematograph Co., Ltd.), Chairman. Viscount Maitland, D.L., J.P., 14, Lower Sloane Street, London, S.W., Mr. Harry E. Barley, 3, Paper Buildings, Temple, London, E.C. (late Director of the Warwick Trading Co., Ltd.), Mr. A. C. C. Schultz, 165, Fenchurch Street, London, E.C., Merchant, Mr. Charles Raleigh, 16, Rue St. Cecile, Paris, Engineer, and Mr. Robert Schwobthaler, 16, Rue St. Cecile, Paris, Merchant, the last two being Managing Directors.

The primary object of the Company is to acquire as on the 1st May, 1912, the business and assets (exclusive of book debts and cash as at that date) of the firm of Messrs. Raleigh and Robert, Cinematographers and Film Producers, of 16, Rue St. Cecile, Paris, together with the patent rights for France, her Colonies and Dependencies, in connection with the well-known Kinemacolor invention for the production of animated photographs in natural colours.

Messrs. Charles Raleigh and Robert Schwobthaler, trading together as Raleigh and Robert, who are the Vendors, commenced business in Paris in 1904, as Cinematographers and by skilful and careful management have developed their business far beyond the capital at their disposal. A few months ago Messrs. Raleigh and Robert acquired by the payment of a large sum in cash the patent rights of Kinemacolor for France, and it is in connection with this most important and profitable process that further working capital becomes necessary. Kinemacolor is the only existing commercial process in animated photography which reproduces the colours of nature, and its phenomenal success in England, the United States of America, and other countries should in itself be a guarantee for a prosperous future for this Company.

Everyone has heard of the remarkable success obtained by Mr. Charles Urban at the Scala Theatre, London, where Kinemacolor was introduced in February, 1911, and which is still attracting large audiences. On May the 11th last the performance was honoured by the presence of their Majesties the King and Queen, Queen Alexandra, and the Dowager Empress of Russia.

The fact that the takings at the Scala average about £1,250 per week during the present programme, also shows the popular nature of the production of Kinemacolor pictures. An American Company acquired the Kinemacolor rights for the United States of America, and was successfully floated with a capital of £1,240,000, and when the first New York Theatre was opened to exhibit the pictures the takings amounted to £2,500 per week.

The artistic merits and commercial possibilities of Kinemacolor are an assured fact, having been testified to by scientists and the Press all over the world.

ASSETS.

The assets consist of leases, Kinemacolor and other patents, works, offices, machinery, plant, fixtures, and fittings, etc., together with the stock of films, negatives, etc., necessary for carrying on the business of Cinematograph Film Producers, together with the goodwill of the said business of Raleigh and Robert, and the lease of the Theatre in the Rue le Peletier, known as The American Biograph Theatre, on which the Vendors have recently expended about £3,000. Although this theatre has a seating capacity for only about 200 persons, the gross takings have amounted to £10,400 during the six months it has been open. These exceptional results are due entirely to the exhibition of Kinemacolor.

DEVELOPMENT.

In the opinion of the Directors, the future of the Company should prove one of great prosperity.

It is proposed, as soon as possible, to acquire the leases of one or two theatres in Paris to exhibit Kinemacolor pictures in addition to the one in the Rue le Peletier, but with a far larger seating capacity.

It is also proposed to develop the trade for ordinary films in black and white with other countries, and arrangements have already been entered into to supply the Kinemacolor Companies of Great Britain, U.S.A., Canada, Italy, and other countries with Kinemacolor films taken in France. This branch of the Company's business should prove a large and constantly increasing one.

The introduction of the new working capital, which will be provided by this issue, will also enable the Company to equip a first-class factory near Paris, to commence forthwith the manufacture of Kinemacolor films and also the patent apparatus necessary for photography and showing the same, the manufacture of which will, it is anticipated, prove a very profitable part of the business of the Company.

MANAGEMENT.

The promoters have been fortunate in securing the services of Mr. Charles Urban as Chairman of the Company which will have the benefit of his great knowledge and exceptional experience, he being the joint inventor with Mr. Smith of the Kinemacolor process. Mr. Urban's business ability is of the highest order, as is proved by the very prosperous condition of the companies in London with which he is identified.

Mr. Charles Raleigh and Mr. Robert Schwobthaler have agreed to take up the positions of Joint Managing Directors of the Company. They are both specially qualified for carrying on the business of the Company. Mr. Raleigh was one of the pioneers of Cinematography, and has taken moving pictures in Africa, America, Asia, and many countries of Europe. He is not only thoroughly conversant with all technical branches of photography, but is an electrician and engineer of marked ability. His many inventions and improvements give adequate testimony to this, and he will devote his energies to the production of pictures and attending to the practical side of the business.

Mr. Robert Schwobthaler has specialised in the commercial side of the cinematograph trade for many years. He is, moreover, an expert linguist, which is of very great importance in a business which is so international in character as Cinematography.

The Vendors have entered into a contract for ten years with M. Michel Carré (who is, without doubt, one of the finest producers in the world) to produce pictures for them on very favourable terms, and this Company will have the benefit of this contract.

FUTURE INCOME.

The firm of Raleigh and Robert is already earning large profits, and the company should be dividend-earning from the commencement of its business, but the potential income which should ultimately be earned when the factory is in full working order and the new theatres opened can be judged from the following estimate of profits supplied by the Vendors to the Directors :—

(*a*) The exclusive right to Manufacture Kinemacolor films for the Republic of France, her Colonies and Dependencies; (*b*) Exhibition of Kinemacolor in theatres to be acquired by the Company in the Department of the Seine, Paris; (*c*) The renting of films to the Exclusive Film Company, who have already made various contracts in the provinces, etc.; (*d*) The renting of special Kinemacolor subjects to theatres and music halls; (*e*) The sale of Kinemacolor films to other countries; (*f*) The manufacture of apparatus for Kinemacolor; (*g*) Advertising of railway and other companies or firms; dressmakers, milliners, etc.; Seaside and other resorts; (*h*) The profits of Messrs. Raleigh and Robert in the Exclusive Film Company, to which has been granted the exclusive right of exhibiting Kinemacolor films in France, Corsica and Algiers (except in the Department of the Seine); (*i*) Black and white.

The total of future profits from these sources is estimated at £163,680.

A large amount of this income will be secured by contracts which can be entered into as soon as this company is in a position to undertake them.

A great deal of interest attaches to the forthcoming issue, and we predict for it a very favourable reception.

The Secretary and Offices (*pro tem.*) are T. W. Gimbert, 165, Fenchurch Street, E.C.

LETTERS FROM JANE ANN.

[Being communications from a young person to her friends and relations.]

BY MOORE ANKING.

IPURROO HOUSE,
BALLYFYNE.

MY OWN SWEET BERTRAM,—Seems to me your manidger wants too much to do with your af-fairs, dear.

What's he meen by saying you got to be ap-proved? You been ap-proved, pet, munce and munce ago, else when we went to pickshers should I have let you nip my el-bow all the evening? Should I? Tain't likely. He ought to know that if he's a manidger.

And does he s'pose when you and I went to Hampstead that time, we should both have sat under one bush if you hadn't been ap-proved? Seems a funny sort of man for manidger. He don't know he's alive.

If you weren't pro-perly ap-proved, own one, does he think I should have ex-isted for three hours on one assid-drop and half a nut, lissening while you told the wel-come tale? It don't stand to reason, do it? No, of course not. Fancy him wanting you to be ap-proved after that lot. Your manidger don't seem a person that can prop-perly refleckt.

I don't s'pose things will ever come right, dearest, till you tell him you don't care tuppence what happens to either of you. I should walk into his offis some morning and say, Look here, Mister What's-a-name, I been with the firm now such and such a time, I been getting so and so per week, and gen'rally speaking you've give every satisfackshun; still, I don't meen to be im-posed on, 'cause there's plenty of other em-ployment you can find if I look for it.

Oh dear, I don't seem to know how to ex-press my feelings, I don't reelly. Only wish I could lay your hand on my forrid, its red-hot. And I'm like that all over.

Mind you tell your manidger what I say, duck. That'll give him some-thing to em-ploy his mind, such as it is. Shouldn't wonder but what you might get a rise before you leave the offis. He's sure to feel that way in-clined.

Wouldn't it be nice, angel, if we could cut off to some lone-ly spot where there wasn't another living creecher. No prams, no vans, no pleece, no nothing. You could drive the sheep and goats up on the moun-tain in the day-time, and I could make cirklets of flowers and look wist-ful across the bay till you come back. Rest of the evening we could sit and hold hands and 'tend to our own af-fairs.

Worst of it is, adored one, people who start out to see life their own way seem to have such rotten luck.

Like a gentle-man my father knew, that could play the ack-ordion with one hand—first thing in the morning, too. Later in the day he had to use both hands, and some-times as the day ad-vanced he used to play it with his feet. Then he had to stop in bed till kind friends subscribed for the re-pairs.

One time he went out with fly-papers, but 'stead of selling them, more often than not he'd fall down and burst the parcel, and come home plas-tered with his own goods, and looking like a big fly that had took a lot of catching.

Come from a very good family, too, only he'd come such a long way there didn't seem to be much chance of his ever going back. Landed gentry his people were; he only used to get landed when father forgot to see him home.

Still for all that he wasn't doing so bad till he run up against the ac-cident that put him out of bisniss. Not trubbling to ask father's advice, he went outside a gas-works one hot Friday after-noon, took his ack-ordion with him and played Little Brown Jug.

The ambew-lance van made two trips to the hos-pital with him, so he wasn't any more use to father or anybody else after that.

So you see my meening, love's own, we got to be careful if we can't be lucky. Write soon, angel.

x x x Your own bit of dim-mity, x x

JANE ANN.

DUNN & CO'S
SOFT FELT (SABLE FINISH)

REVEALS TO THE MAN OF TASTE JUST THAT MASTERLY TOUCH THAT IS SELF EVIDENCE OF A MASTER MIND IN QUALITY, SHADE AND FINISH, FORMING AN IDEAL HAT FOR IN BETWEEN WEAR OBTAINABLE AT ANY OF DUNN & CO'S NUMEROUS BRANCHES AND AGENCIES, OR SENT CAREFULLY PACKED ON RECEIPT OF SIZE, COLOUR REQUIRED, AND P.O. INCLUDING THREEPENCE EXTRA TO COVER POSTAGE 39. 58. 76. 10'6. 15'6 & 21'-

Good
for its face value.

The cream-like, emollient and refreshing lather of Williams' Shaving Stick is the reason why *your* friends are *its* friends, and also the reason why you should know it for yourself.

May we introduce you to it?

Let us prove its value to your face. The creamy, softening, refreshing lather of Williams' Shaving Stick is the one argument that has convinced hundreds of thousands.

OUR OFFER. Send 2d. for the comparison size of Williams' Shaving Stick. If its comparison shaves don't convince you of its superiority, we return your 2d. and all the postage you have used in corresponding with us.

THE J. B. WILLIAMS CO., 71, Southampton Row, London, W.C.

Branches in all parts of the world. Head office and factories: Glastonbury, Conn., U.S.A.

Note the Nickelled Box with convenient Hinged Cover.

Williams'
Shaving Stick

"The kind that won't smart or dry on the face"

If you prefer shaving powder, get Williams' "Quick and Easy" shaving powder, in the patented hinged cover box.

A REVOLUTION IN HEATING BY ELECTRICITY OR GAS.

Manufacturers of "VACUUM"—

Heater for Baths (Geyser)

Circulator for Heating Houses.

Muller for Restaurants, etc.

Urn for Restaurants.

Steam Cookers.

Hot Water Urns for House, Offices, etc.

Heater for Steam or Air Radiators.

Heater for Greenhouses, Garages.

Battery for Laundries, Breweries.

Air Heating for Laundry Drying.

Kettles, Fryers, Saucepans, Ovens, etc.

The only practical method of conserving heat is by the creation of a vacuum surrounding the heating elements.

THIS IS OUR METHOD AND OURS ALONE.

ALL APPLIANCES FULLY PROTECTED AND

BRITISH-MADE THROUGHOUT.

England's homes, fitted with either gas or electricity, will, in future, use nothing but Vacuum Heaters; by this method the house will be warmed and supplied with hot water—the cooking will be done practically automatically.

The water in electro teapot boiled in five minutes. The bacon and kidney cooked in electro dish in eight minutes. Eggs boiled in electro boiler in four minutes. The servant problem solved.

MAXIMUM EFFICIENCY—MINIMUM EXPENSE.

Because the heat is retained in vacuum and does not require electric or gas force to hold it.

The Last Word in Heating.

SPECIAL NOTE. The Public during the next few days will have the opportunity of taking an interest in a company which has been formed to work this remarkable invention, having a capital of £100,000, and some sixty-five thousand shares of £1 each will be offered for subscription at par.

Amongst a strong directorate, Major General Sir Norman Stewart, Bart., C.B., will be Chairman.

Applications for agencies (and full prospectuses) in the United Kingdom and abroad, should be addressed to the Company at St. Andrew's House (Room 71), Holborn Circus, London.

All enquiries and requests for free demonstrations should be addressed to

The Vacuum Electric & Gas Heating Appliances Co.,

71-72, St. Andrew's House, Holborn Circus, London, E.C.

DRAMA OF TO-DAY.

By M. Clement Scott.

"Early Closing."

What's the reason of it? Why are the shutters being put up so soon at most of the theatres? The season is drawing to a close, I know, but why this sudden collapse of things theatrical? His Majesty's, The New, Drury Lane, shut up; Cyril Maude's Playhouse let to Miss Horniman, the Vaudeville to Miss Potter, the Globe announcing the last weeks, and a general all-round shutting up. A couple of "freak" plays, such as "Bunty Pulls the Strings" and "Milestones," still continue to be successful. "At the Barn" is merely the personal triumph of Marie Tempest, and "Fanny's First Play" but another instance of Bernard Shaw's brilliancy as a satirist and wit of extraordinary genius. As a whole, then, this year's novelties have not caused any vast change in the universal slumpiness which has been prevalent in theatrical circles during the last few years. Musical comedy still clings—but not so firmly—to public taste, and now that the music-halls are competing for the same honours it is quite within the range of possibility that even these entertainments may soon take a back place. I don't desire to pose as what my respected Editor is pleased to call a "kill-joy," but really these unhappy dramas, such as "Rutherford and Son," "The New Sin," and miserable things of this sort have not served to buck up business. I cannot help remembering Alexandre Dumas *fils* warning the disciples of the Theatre Libre against the substitution in theatres of the ugly for the beautiful. But there, managers are obstinate duffers occasionally, and think they can smash up by their reactionary methods policies and conventions of a lifetime. It is no use, though; plotless plays, plays of morbidness, and plays without love interest, no matter how well they are acted, will rarely succeed. The attractive music-hall programmes, on the other hand, fill the variety houses to overflowing. Witness the Palladium last week. This enormous building was crowded everywhere with happy people who were out to enjoy all the good things provided for them by Mr. Charles Gulliver. Each turn was wholesome, bright and amusing. As for the reception accorded to Albert Chevalier, who announces his selection as being "The public demand performance"—(Scored one there, "Chivvy," my boy!)—it was deafening, and so honestly deserved. The next evening I trotted off to the Empire. Packed again! The applause wonderful, especially for "Everybody's Doing It," and the amazing feats of The Three Rubes, American eccentrics, whose whirlwind antics fairly take your breath away. The same at the Coliseum—crammed to suffocation. No "beggarly array of empty boxes," but an audience as well dressed and smart as you'd find anywhere. By the way, there was talk of the London Opera House being used this autumn to exploit artistes in promenade concerts, but all this has been changed now by Mr. Hammerstein's announcement that he will start a winter season of opera in November next. I am told that Mr. H. B. Irving has been approached with a view to taking up the part of "Nobody" in the Drury Lane morality drama. You are doubtless now aware that John Bull was right in stating that Miss Alexandra Carlisle had been engaged to play "Everywoman" at the Lane, and Miss Kate Rorke "Truth." We do get "nubbly little bits" ahead of other journals, don't we?

A PINT JELLY FOR 2d.
The introduction of Foster Clark's Jellies makes it possible, for the first time, to buy a First Quality Pint Jelly for 2d.
Foster Clark's
2d. PINT JELLY

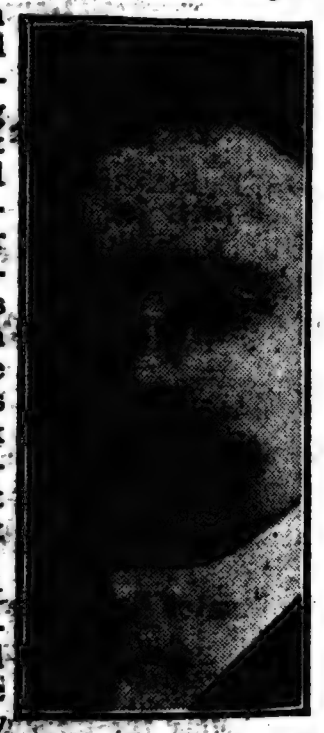
Secret of Mysterious Power Revealed at Last.

How Prominent People Have Gained Wealth and Popularity.

Famous Hypnotist Perfects Simple Method that Enables Anyone to Control Thoughts and Acts of Others, Cure Disease and Habits Without Drugs, and Read the Secret Desires of People though Thousands of Miles Away.

Wonderful Book Describing this Strange Force and a Character Delineation Post Free to all who Write at Once.

The National Institute of Sciences has appropriated £5,000 toward a fund for the free distribution of Prof. Knowles' new book, "The Key to the Development of the Inner Forces." The book lays bare many astounding facts concerning the practices of Eastern Yogis, and explains a wonderful system for the development of Personal Magnetism, Hypnotic and Telepathic Powers, and the curing of diseases and habits without drugs. The subject of practical character reading is also extensively dealt with, and the author describes a simple method of accurately reading the secret thoughts and desires of others though thousands of miles away. The almost endless stream of letters requesting copies of the book and character delineations indicate clearly the universal interest in Psychological and Occult Sciences.



"Rich and poor alike benefit by the teachings of this new system," says Prof. Knowles, "and the person who wishes to achieve greater success has but to apply the simple rules laid down." That many wealthy and prominent people owe their success to the power of Personal Influence there is not the slightest doubt, but the great mass of people have remained in utter ignorance of these phenomena. The National Institute of Sciences has therefore undertaken the somewhat arduous task of distributing broadcast, without regard for class or creed, the information heretofore possessed by the few. In addition to supplying the books free, each person who writes at once will also receive a character delineation of from 400 to 500 words as prepared by Prof. Knowles. If you wish a copy of Prof. Knowles' book and a Character Delineation, simply copy the following verse in your own handwriting:

"I want power of mind,
Force and strength in my look,
Please read my character
And send me your book."

Also send your full name and address (state whether Mr., Mrs., or Miss), write plainly, and address your letter to:—

National Institute of Sciences, Dept 72,
No. 258, Westminster Bridge Road, London, S.E., Eng.
If you wish you may enclose 6d. (stamps) to pay postage, etc.

BULL'S EYES.

NOTES OF INTERROGATION:—

Doesn't the Insurance Act want "doctoring"?

Has the Tariff Reform League any idea *what* Mr. Chamberlain will *do* with that Birthday Fund?

Won't owners of undeveloped land soon "turn it up"?

Is King Manuel still hoping to "get his own back"?

Wasn't the Earl's Court tourney a chance for our peers to show their metal?

Wouldn't the Single Tax be a double tax on landowners?

Spicy Bit won a race at Nottingham. One would expect a horse so named to "go down."

Mr. F. T. Bullen, the novelist, has been granted a Civil List Pension. What has he done for—the Liberal Party?

At Wembley, with a population of 14,000, only four burials have taken place in three months. Undertakers are the only people who can't live there.

The Admiralty has been sampling British leather, but not as we would have them "sample" it.

"There are no more obliging people than publicans," says Judge Cluer. Of course; they live to serve.

The Willesden woman charged with throwing pease pudding at her husband should surely have been bound over to keep the pease.

A Paris jeweller has confessed to burgling his own premises. Not often that a tradesman robs himself.

For turning the Kaiser's bust to the wall, a clerk has been sentenced to four months' imprisonment. Query: What would Keir Hardie get in Germany?

"Masters must be driven out of Parliament," says the *Labour Leader*. Just so; and then the men will be masters.

"Maiden aunts are perfect listeners," says Miss Jane Shirley. Yes, especially to the "old, old story."

New York Bible students have abolished hell. We fear this will raise the devil.

"Divorce After Three Weeks," reads a headline. They evidently had a trying time.

Sir Thomas Lipton says the secret of success is to fall in love with your business. Most men are satisfied with a mild flirtation.

The correspondent who remarks that the earphone will enable deaf playgoers to "earphoney" things, is warned to keep clear of this office.

Lloyd George regards the slum child as an asset. Not very much to the nation's credit, we fear.

"My Wife Says," is the name of a new book. There should be a good deal in it.

THE CONSTABLES OF ENGLAND.

[*An American lady recently said that she admired nothing in England so much as our policemen.*]

The constables of England,
How beautiful they stand!
No other sight gave such delight
To me in all the land;
I saw the great cathedrals
And many a famous seat,
But nothing has so moved me as
The Bobbie on his beat!

The constables of England!
What can with them compare?
Not Shakespeare's home nor Paul's great dome
Can touch them, I declare.
Though Westminster's old Abbey
I guess is reckoned sweet,
I must confess I like it less
Than Robert on his beat!

The constables of England,
How stately is your stride!
The way you stand just beats the band
When viewed from front or side;
Your back, too, is impressive,
Right down from head to feet—
Waal, you can bet I shan't forget
The Bobbie on his beat!

"RETLAW."

FOSTER CLARK'S CREAM CUSTARD
Is as superior to ordinary Custard as Rich Cream is to ordinary Milk. Try it to-day.
A 6½d. tin makes 12 quarts. 1d. pkt. makes 1 qt.

GINGER UP!

GET SOME LIFE INTO YOU.

Don't go around dragging one foot after the other and howling about hard times, hard luck, and other troubles. Don't always show your worst side—the best is none too good. It's the man with energy and backbone that wins out in this old life's battles. What kind of a soldier would you make if you ran when you saw the enemy approaching? You wouldn't last long.

It's the same thing in everyday life. If you don't overcome the obstacles you encounter they will overcome you. If you haven't the strength or "nerve" that's your fault. You are in line for the "Ajax" Battery—you're an ideal subject, the kind we can promise definite results.

The "Ajax" Body Battery is an electric invigorating device (not an electric belt), that pumps a stream of vim into your body for an hour or so at a time while resting. That's when the body resistance is at the minimum. It renews the spirit of ambition. It makes men out of slow-going, discouraged weaklings. If you have a pain it drives it out. If you have stomach trouble, varicocele, lumbago, sciatica, rheumatism, kidney or liver complaint, or just a loss of nerve force—weakness—the "Ajax" Battery will restore you to perfect health—it makes you absolutely "fit."

How do we know? Because it has done it for others—is doing it every day. There are thousands of men shouting its praises. "Ajax" man, perfect specimens. Here's a sample: "I'm as fit now, mentally and physically, as I ever was in my life. This after being a wreck for five years. Though I'm 52 I can do more and stand more than most young men around me. The "Ajax" Battery is worth a fortune to me."

THIS IS FREE.

Don't wait another day. Whatever you do, do now. Call for a free test and book, or write at once for our free book which tells how electricity restores health and vim. It'll do you good to read it, and if we can help you, our advice is **FREE.**

THE BRITISH ELECTRIC INSTITUTE
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BUCHANAN'S WHISKY

"BLACK — & — WHITE"

The Highest Standard of QUALITY.

BELIEVES THIS RECIPE WILL CURE LUNG TROUBLES.

It is now thought by eminent specialists that the following recipe will cure lung troubles without the use of powerful drugs or change of climate. It is an inexpensive preparation that can easily be made at home, and enables a person of moderate means to quietly pursue an effective method of treatment amongst natural surroundings. From your chemist get 1 oz. Parmint (double strength). Take this home and add to it ½ pint of hot water and 4 ozs. granulated sugar. Stir until dissolved. Take 1 teaspoonful 4 times a day. This will give instant relief from the cough, and has a strong healing effect upon the lungs. Tuberculosis is said to be curable by simply living in the open air and by taking an abundance of fresh eggs and milk. Undoubtedly many persons have benefited in this way, but the most satisfactory results in such cases have been obtained from the above recipe, and every lung sufferer is advised to try it.

OUR TEST MATCH COMPETITIONS.

ANOTHER £100 FOR CRICKETERS.

As we expected, our £100 Competitions in connection with the Test Matches, have proved to be an enormous boon to cricketers everywhere, for all realise that to win a prize is not an impossible but *fairly easy task*. Our anticipation is that the £100 now offered will be annexed by some skilled competitor.

Recognised as the National game at all times, enthusiasm has been still further increased this year by the visit of the Colonial teams to take part in the Triangular Test. In view of the wonderful interest that is being displayed in these Test matches, it has occurred to us that we might give our Cricket readers similar opportunities as those we afforded footballers—viz., putting forward a test of skill which is likely to prove profitable. Therefore for every Test Match to be held hereafter we are offering the nice prize of

£100

AND TO WIN THIS SUM COSTS YOU NOTHING!

On Monday, July 29th, at Manchester, the match between

ENGLAND *v.* AUSTRALIA

will be commenced, and thousands upon thousands of our readers who are interested in the National game will keenly follow the progress of the play.

JOHN BULL offers a prize of

£100

to the reader who can accurately set down on the Coupon attached the name of THE PLAYER WHO SCORES THE HIGHEST INNINGS FOR EACH SIDE.

Such a novel competition has never before been promoted, and if you are a cricketer it must appeal to you.

Nothing further than this is necessary. Just fill in, on this Coupon, which player you think will score the most runs for Australia and similarly for England, with the number of runs you think each will score. If your attempt is absolutely correct you win the £100, but in case of a tie it will be divided. To ensure *someone's* getting a prize we offer CONSOLATION AWARDS as follows. In case the £100 is not won outright we shall give a prize of

£25

to the reader who names the actual score of *one* of the players making the most runs. If more than one competitor gives the correct score of one of the players, the prize will naturally be awarded to the one that is nearest the mark with regard to the other highest scorer. Should no one be successful in this we will, in any event, award a prize of £10 for what in our decision is the nearest attempt.

The Editor's decision is final and absolute.

NOTE THESE RULES.—Cut this Coupon out neatly and address it to the Competition Editor, "JOHN BULL," 93, Long Acre, W.C., marking your envelope in the left-hand top corner "Test Match," and post it so that it reaches us not later than first post on Monday, July 22nd, while it is imperative that you put your name or a *nom-de-plume* on the back of envelopes containing coupons. All competitors, who have given correct results, and those who think they have a reasonable chance of gaining the consolation prize, *must* send in their claims, together with a copy of their coupons, within seven days of the close of the match, and mark the left-hand top corner of the envelope "Cricket Claim."

TEST MATCH COUPON. No. 5.

I say that the highest score for each side in the Test Match will be as follows:—

Batsman. *Runs.*

_____ England _____

_____ Australia _____

Competitor's Name _____

Address _____

_____

A Great British Inventor

From the Court Circular.
Buckingham Palace, July 4.
Her Majesty this afternoon inspected the aerophone wireless telephone invented by Mr. Grindell Matthews.

Brain Force and Staying Power—

Brain-building force, the force that *makes* the big ideas come true, the energy for *continuous* effort, this was the great power with which Phosferine equipped Mr. Grindell Matthews, enabling him to work *unremittingly* and *undaunted*, until he has now accomplished the invention of the wireless telephone. This historic achievement has convinced Mr. Matthews that the success of any ambitious mental or physical endeavour is *most materially advanced* by the revitalising properties of Phosferine, which, he says, protected him very effectively from the sleeplessness, nervous exhaustion, and bodily disorders his excessive brain efforts had previously provoked. So severe was his long toil and anxiety, it is now the firm belief of Mr. Matthews that he owes most of his tireless industry, his new capacity and enjoyment for work, to the exhilarating stimulus of Phosferine, for it is this great inventor's experience that the tonic *generates* the *extra energy* everyone needs to *complete* great projects.

Magnificently Increased.

Mr. H. Grindell Matthews (the Inventor of Wireless Telephony) writes:—"It is with pleasure I desire to let you know how very helpful Phosferine is to me, when engaged on arduous mental work. During the last five or six years I have suffered from nervous breakdowns which have been caused by the exhausting strain of continuous application to my experimental work in wireless telephony. The anxiety and restlessness attendant on my scientific researches made me sleepless and fatigued, with an uncertain appetite, and a tendency to *work irregularly*, until I discovered what an excellent corrective Phosferine is of such troublesome conditions. The tonic is a first-rate antidote for dejection, and I make a practice of taking it regularly, as I find it immediately renews the strength of my nerves, and exercises a stimulating effect on the whole of the nervous system."—May 8th, 1912.

PHOSFERINE

GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

NEURALGIA	MATERNITY WEAKNESS	HYSTERIA
RHEUMATISM	NERVOUS HEADACHES	SLEEPLESSNESS
BRAIN-FAG	PREMATURE DECAY	EXHAUSTION
LASSITUDE	INFLUENZA	MALARIA
INDIGESTION	ANÆMIA NEURITIS	NERVOUSNESS

And all disorders consequent upon a reduced state of the nervous system.

The Royal Tonic.

Phosferine has been supplied by Royal Commands to

The Royal Family
H.I.M. The Empress of Russia
H.I.M. The Dowager Empress of Russia
H.M. the King of Greece
H.M. the King of Spain
The Imperial Family of China

And the Principal Royalty and Aristocracy throughout the World.

The 2/9 size contains nearly four times the 1/1½ size.

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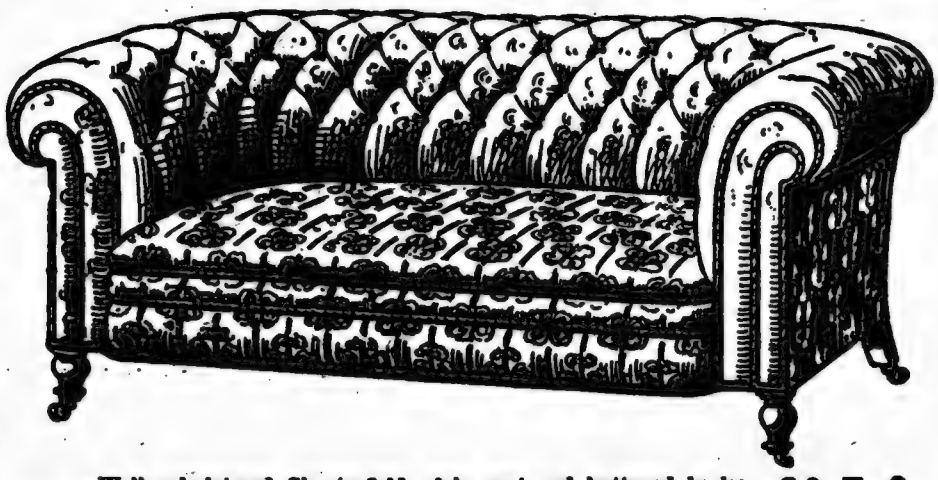
"*Good* furniture need not be *expensive* furniture."

That's one of the lessons taught by the Midland Furnishing Company, Limited.

Two surprises salute every visitor as she or he enters our Store. Firstly, variety, beauty and amount of the stock, and secondly, the inexpensiveness of every piece.

Our fully illustrated catalogue, containing over 600 illustrations, will be forwarded post free on application.



Well-upholstered Chesterfield, plain seat and buttoned back; also spring edge. This is covered in all the latest designs in cretonne. **£6-7-6**

SECOND-HAND DEPARTMENT.

This department is well worth a visit. We hold a stock valued at £10,000 which we have purchased from all the noted and important sales during the past six months. A special catalogue has been prepared which will be forwarded upon application.

In order that country customers may make a personal selection, we will pay their fares to town on all orders of £20 and upwards.

Any article we sell may be obtained on our well-known Gradual Payment System, the payments extending over 1, 2, or 3 years at the option of the purchaser. No deposit is required; neither do we add interest or make any extra charges whatsoever.

TERMS.

Worth. £	Per Month. £ s. d.
10	6 0
20	11 0
50	1 8 0
100	2 5 0
200	4 10 0
500	11 5 0
1,000	22 10 0
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Or by other proportionate payments to suit purchaser's convenience.

A special discount of 10% will be allowed for prompt cash.

New design oak bedroom suite, with a 4 ft. wardrobe and 3 ft. 6 ins. dressing table and washstand. Two rush seat chairs are also included. **£13-13-0**

Country orders packed and delivered free.

MIDLAND

FURNISHING · CO · LTD

15 TO 23 · SOUTHAMPTON · ROW · HOLBORN · LONDON · W·C

JOHN BULL'S LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag,"* AND ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

"OMAR" (Hereford).—We can say nothing further about our millionth copy scheme at present. Wait and see!

J. H. H. (Whalley) emigrated to Australia on March 1st, after having been passed as fit by the ship's doctor. But he was turned back by the medical inspector at Fremantle on account of defective eyesight. His passage ought certainly to be returned to him. Instead of that, the Company wants him to pay his fare back.

F. D. (Ramsgate).—We have enquired into your complaint, and find that the company did not consider your position warranted you incurring the liability.

"WIDOW" (West Norwood).—We have looked into your complaint against Messrs. Clapson and Co., Business Transfer Agents, of Tooting, and do not find it well founded.

A WORKING MAN (Colwyn Bay) tells us a funny story about the local surveyor and police. But we don't want any more Colwyn Bay libel actions at present—at any rate, until we get our costs in the last case.

L. R. B. (Islington) wants to know whether the son of a lime-kiln burner, who married a marchioness, is entitled to the marquisate. Was she a marchioness in her own right?

P. G. (Saskatchewan) writes: "Believe me, Sir, the country where a man can only work eight months out of the year is far from being what is claimed for it. I for one am leaving Canada for good." For his own good, we presume. But what about the chattels?

J. P. (Leytonstone) writes:—"There seems to be a great deal of talk about who is to close early under the Shop Hours Act. But what about the milkman, the man who starts the ball rolling in every town?" Do they keep it milk-rolling continuously?

M. D. (Bristol) complains that a man climbed through a hedge whilst under the influence of drink, and won a County Court action for having been pushed off. But as he won the case we must not commit contempt of court by disputing the verdict.

J. S. W. (Entrerios) controverts some of our statements about the treatment of Englishmen in Argentina. He asks what would happen to foreign artisans or workmen who landed in England during the recent great strikes and attempted to secure work with no knowledge of London, the customs of the country, etc. We will ask little Benjamin.

J. S. (Walsall) says that a single woman can have an affiliation summons against a man six months before she becomes a mother. We must remember that.

A. B. (Wick) says there is "a portibel theatre built up on a market place or green, wich i think is a very great danger to the public." But does he suggest that all travelling shows should be discouraged?

"CHATON" says that Lloyd George "should be pinioned with asbestos ropes to a red-hot bar in a recumbent position and be surrounded by gibbering landowners and armies of domestic servants, publicans, and clerks, who should ply him with incessant questions as to Form IV., loss of full salary when ill, etc., for ever and ever." This reminds us of Talleyrand's visit to a sick-bed, when the patient said he was suffering the agonies of hell and the statesman curtly asked, "Déja?" (What, already?)

MRS. P. (Norbiton) says that, the Prudential having "beaten" us, she must join them again "for the Government," or she will "get a summons." Evidently there is some new law which has escaped our attention. Silly woman!

R. T. (Edinburgh), a labouring man with a large family, has been accused of stealing somebody else's coat, and seems to have been treated very unceremoniously by the police, who had no evidence whatever against him. It certainly sounds to us quite illegal to go and search people's houses on slender suspicion.

"IGNORANT" (Darlington) wants to know whether he will have to pay damages for a window broken by his little boy, aged three. Unless he is a suffragent, the best plan will be to plead infancy.

M. W. (Thornaby).—We cannot tell you whether the remedy will bring your grey hairs with sorrow to the grave. Do try to be serious.

E. V. (Stratford) sings about the Shops Act:—

"The public-houses have the right
To serve you any time you like,
But to buy tea after one
Is a crime that you should shun.
The wife can stay at home and brood
How to get the children's food.
Tobacco the men can always get—
Lawmakers look out for their own sex."

What beautiful rhymes! But it is news to us that public-houses are open in the small hours.

"CAN'T SWIM" (Sheerness) protests against the notice put up by a lieutenant stating, that "after June 18th no leave will be granted to non-swimmers until they have passed out." He wonders whether the lieutenant can swim himself, but that does not seem to matter very much or to raise an objection against the excellent idea of familiarising sailors with water. We believe it is a fact that the great majority of those who go down to the sea in ships are unable to keep themselves afloat. What says Mr. Ismay?

H. A. M. (Dulwich) is annoyed because a parish magazine entitles the clergy "Rev.," the churchwardens and organist "Esq.," and the sidesmen "Messrs." We do not believe the verger will have much to grumble about, but we agree that all these distinctions about "Mr." and "Esq." are unnecessary, perhaps even snobbish, particularly as most of the "esquires" in the country have no earthly right to such a title.

E. H. L. (Egypt) has suffered the fate of most inventors who submit their discoveries to public departments. He has received only politeness and discouragement from the Admiralty. We do not, of course, know whether his scheme is workable, but at any rate it ought to be worth while investigating a proposal for telephones and air pumping in submarines as well as raising them quickly in case of accident. The present plan seems to be to suspect and discourage all inventors, and we think a committee ought to be appointed to deal with them. Even if a little time had to be wasted over cranks, an occasional discovery would atone for much disappointment.

R. N. (Newcastle-on-Tyne) complains that newspapers addressed c.o. British consuls often go astray. When shall we have an all-British Consular service?

W. G. (Glamorgan) asks whether we are aware that this country is "on the eve of the greatest scandal of recent times with regard to electrical, physical, and mental telepathy." As we know nothing about this, or any other country, we can only await the fulfilment of the promise of further particulars.

W. J. W. (Homerton) is "the patentee of a double level bracket for scaffolding," and we shall be happy to call upon him when the time comes for our execution.

W. G. (Tooting) wants us to warn people about coming to buy businesses in London. We have so many warnings about Canada and Australia that a warning against London is almost refreshing. Our general advice to everybody is to stay where they are and to refrain from bothering us.

F. B. (Ryde) informs us that somebody is a fraud and cannot afford to go yachting this year. In that case, he cannot be very successful in his dishonesty.

"ANXIOUS ONE" asks: "Do you consider it a nurse's work to attend fire drill and what do you think about it? In the event of a fire what do the patients do?" Stay still and frizzle.

A. D. (Hatton Garden) wants us to organise a JOHN BULL Band of Musicians, to be called "The JOHN BULL Cripple Band," and he thinks it ought to take the world by storm with "John Bull conducting it with two legs off (not a leg to stand upon)." This is just about as reasonable as his invitation to send him £5 as a birthday present.

"A REGULAR READER" brings a charge of disgusting behaviour against the patrons of a certain public-house, and says, "They take a delight in keeping men there drinking who ought to be looking for work to help keep their wives and families." This, however, is not unusual enough to warrant us in attacking a particular house.

"AN ORPHAN" (Rochester) wants us to sympathise with him because he has neither father nor mother and is not a very good scholar. He says: "I have always took your book in every week and I find it learns me ever so much better than I were at school." But, alas! We are afraid that it may not suffice to "learn" him how to obtain "decent wages as a potman."

H. W. (Chiswick) asks if we consider a certain state of things compatible with a fair profit for the draper. But most drapers are well able to take care of themselves.

G. S. (Lower Edmonton) writes: "I have a receipt (*sic*) for a hair restorer and want to put it on the market. Shall I be under any liability for so doing?" That depends on the ingredients.

Z. Y. X. (Tottenham).—Why should we instruct in elementary grammar? How could there be such a word as "mens'"? It sounds like a bit of a Lat'n proverb.

MRS. A. W. writes: "Can you tell me if there is any truth in the rumour that King George has got two thumbs on one hand, if so, which hand? I wish I could help you in your financial difficulties, but am quite unable, as I have got my husband out of work. He is one of the unwanted ones, thrown on the human scrap-heap." We reciprocate compliments and will count thumbs.

J. G. S. (Hawden) contributed an article to a high-class magazine without making any stipulations as to pay. This led to disappointment. In future, he will know that stipulations are very necessary in dealing with high-class magazines, which cannot have a large circulation if they rely only on high-class readers.

A. S. (Worcester) is a cinematograph manager and a "practical Catholic," who protests against Catholic rites in an Anglican church. This sounds like professional jealousy.

J. B. (Birmingham) points out that a certain firm is taking advantage of the Insurance Act to stop salaries during the week's holiday which is given every year. We always thought employers would take the tax out of the workers somehow.

H. G. (Colchester) enquires whether a certain Welsh baronet remembers having been convicted by the magistrate for shocking cruelty to a horse when he was Master of Hounds. As the conviction appears to have been quashed on appeal, we are bound to leave him to the comminations of his own conscience.

(A large number of replies are held over.)

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The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens.
Drayton Road, Harlesden
Dunsford Road, Wimbledon Park.
The Avenue, Chingford.
Maud Street, Rhyl,
and Elsewhere.

THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s.; Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each; 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achumann, 18 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

40 COMPLETE BEDROOMS.

Amongst numerous other articles are the following: All Brass square tube Bedstead, complete with spring mattress, £3 15s.; 10 Black and Brass Bedsteads, 12s. 6d. each; 12 White and Brass Bedsteads, 17s. 6d. each; 21 Oak Combination Bedsteads, 15s. 3d. each; pair Twin Brass Bedsteads, £5 10s.; full size Black and Brass Bedstead, with wire spring, overlay bolster, and 2 pillows, 45s.; massive 2 ft. pillar bedstead, with sanitary woven wire spring, 26s. 6d.; all brass bedstead, heavy pillars, almost new, £2 10s.; 6 Solid Oak Bedroom suites, complete, £4 10s. each; 6 White enamelled Bedroom Suites, Louis XV. period, £7 10s. each; 4 large solid Walnut Bedroom Suites, £9 10s. each; 6 Sheraton design Bedroom suites, £7 10s. each; very fine Sheraton design Bedroom suite, 12 guineas; 3 Gents' Wardrobes, fitted with trays and drawers, £7 10s. each; a Chippendale design mahogany Bedroom suite, £28; very fine Italian Brass Bedstead, 13 guineas; Sheraton design bedstead, complete with bedding, £4 5s.; Chippendale design mahogany Bedroom suite, £35; 7 ft. Satinwood Bedroom Suite, fully inlaid, £100; pair of Bedsteads to match, £20; 6 ft. 6 in. Sheraton design Bedroom suite, £60; 7 ft. Sheraton design Bedroom suite, 70 guineas; Sheraton design Bedstead to match, £9 10s.; 6 ft. Satinwood Bedroom suite, fully inlaid, £50; 6 ft. Olive wood Bedroom suite, almost new, 40 guineas; 12 Chests of Drawers, £2 10s. each; 2 Inlaid Sheraton design Cheval Glasses, £4 10s. each; and several other Bedroom Suites and Bedsteads, all to be sold without any reserve.

THE DRAWING ROOMS

include a very fine Chesterfield suite, upholstered in silk, most elaborate, £25; another Chesterfield suite in silk tapestry, £12 15s.; Satinwood finish Drawing Room suite, £8 15s.; large size 6 ft. Chesterfield and 2 easy chairs to match, £15 15s.; a Satinwood finish Cabinet, 8 guineas; Vernis Marten Cabinet, 14 guineas; Buhl Cabinet, £12 10s.; very pretty Boudoir Suite, 4 guineas; another, 6 guineas; 6 Chesterfields with adjustable ends, covered in art tapestry, £3 10s. each; 10 easy chairs, 25s. each; 25 Occasional Chairs, 6s. 6d. each; Occasional tables, from 20s. each; Satinwood decorated centre table, £2 5s.; Satinwood decorated China Cabinet, 13 guineas; Satinwood decorated Overmantel, £3 5s.; Gilt Drawing Room suite, 14 guineas; an all brass Fender Suite, 4 guineas; 6 Gilt chairs, 15s. each; 3 Gilt Berger chairs, covered in silk, 10 guineas each; Baby Grand Piano, 40 guineas; pair 9 light Candelabra, 7 guineas; 3 gilt suites covered in French silk, £8 10s. each; Curio Table, 30s.; 6 White enamelled Overmantels, 18s. 6d. each; 4 Axminster carpets, with borders, about 11ft. by 14 ft., £7 10s. each; several other Axminster and Velvet Pile carpets; large quantity of Sheffield plate and silver; also table linen, bed linen, draperies, etc., etc.

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RACING NOTES.

By W. Lotinga.

[" *Larry Lynx* " *of* The People, " *Double U. L.*" *of* Lotinga's Weekly, *and* " *Magpie* " *of* The Globe.]

Prophetic.

The second July meeting—Newmarket's holiday racing—is the quietest of all headquarters fixtures, and 'tis truly too hot to race. July Handicap—a flattering event—should go to Quantock if a lightweight can ride him, or Braxted and Alope—who is a useful filly when herself—would atone for Sandown in the Falmouth Stakes. Shell—who missed recent engagements—must go close in the Summer Handicap if saddled.

King Malcolm—with Higgs up—may give his home form either in the Midsummer Stakes here or at Sandown.

Esher's card, featured by a very tame anniversary of the Eclipse Stakes, should give successes to Mondragone—who must be supported each way in the Selling Stake, and to Stedfast, Maher's mount, in the Eclipse Stakes. Questa II. and Orpiment are nicely in the Surbiton Handicap.

Whatever beats My Collar will win the Royal Handicap on Saturday.

CORRESPONDENCE.

Punter (London) and Several Others.—We are investigating the mystery of the Wetherell circular, upon which a strange story hangs. It was admittedly not issued by the ex-jockey.

C. S. (Newport, I.W.).—It is quite true that Mr. Pizzey did send Kadine, which won at 10-1 " as very extra special."

" Dubious " (London).—We know nothing of George Graham, of 147, Cato Street, Birmingham, but will enquire. The same remark applies to Miss Dora Charlesworth, of 192, Icknield Port Road, of that city. If, however, her selections are as attractive as her own picture postcard, she will be " followed."

L. J. (Leicester) asks our advice about Bert Worth's Win and Place Doubles. They do not impress us very favourably. There is, however, a candour about the assurance that " you cannot lose more than one point daily."

R. M. H. (Rathmines).—We know nothing one way or the other about Andrew Buchanan, of 106, Charing Cross Road. You had better ask for bank or other references before dealing.

M. G. L. (Dublin).—We are looking into your claim against Mr. Chapman, of 24-26, Maddox Street. Meanwhile, can you explain the difference between the signature to the wire backing Civility and that in which you agreed to make your bets? Are you prepared to refer the matter to Tattersalls'?

S. P. (Victoria).—Send us the papers relating to your transactions with G. & W. Peters, of Twickenham, and we will advise you further.

DIAMOND'S STEWARDS' CUP SWEEPSTAKE.

We have arranged for our Special Commissioner to witness the drawing of this sweepstake, as he did in the case of the Derby one, and his report will appear in due course. We invite correspondence from any reader who considers he has any grievance in connection with one of these sweeps, but, so far, no complaint of any sort has reached us, nor indeed do we see how such could be the case, having regard to the undoubted *bona-fides* of the draw.

The prospectus of the Vacuum Electric and Gas Heating Appliances, Limited, will be issued in the course of a few days, with a nominal capital of £100,000. The chairman of the company is Major-General Sir Norman Stewart, Bart., C.B., with a strong directorate.

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1208	181244	353537	539759	705640
3449	194711	369915	561703	722178
15110	216559	385619	577577	724982
43047	226508	406241	594048	728275
74206	258688	432839	608861	738253
78929	263591	441323	639332	739685
108742	269885	460849	658356	741360
127500	303387	472557	669638	747411
150565	324753	503426	693161	747713
165887	339635	514182	695570	750476

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